

Bathurst Location

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Toronto, ON. M5T 2S6
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michael@cardinalfuneralhomes.com

Annette Location

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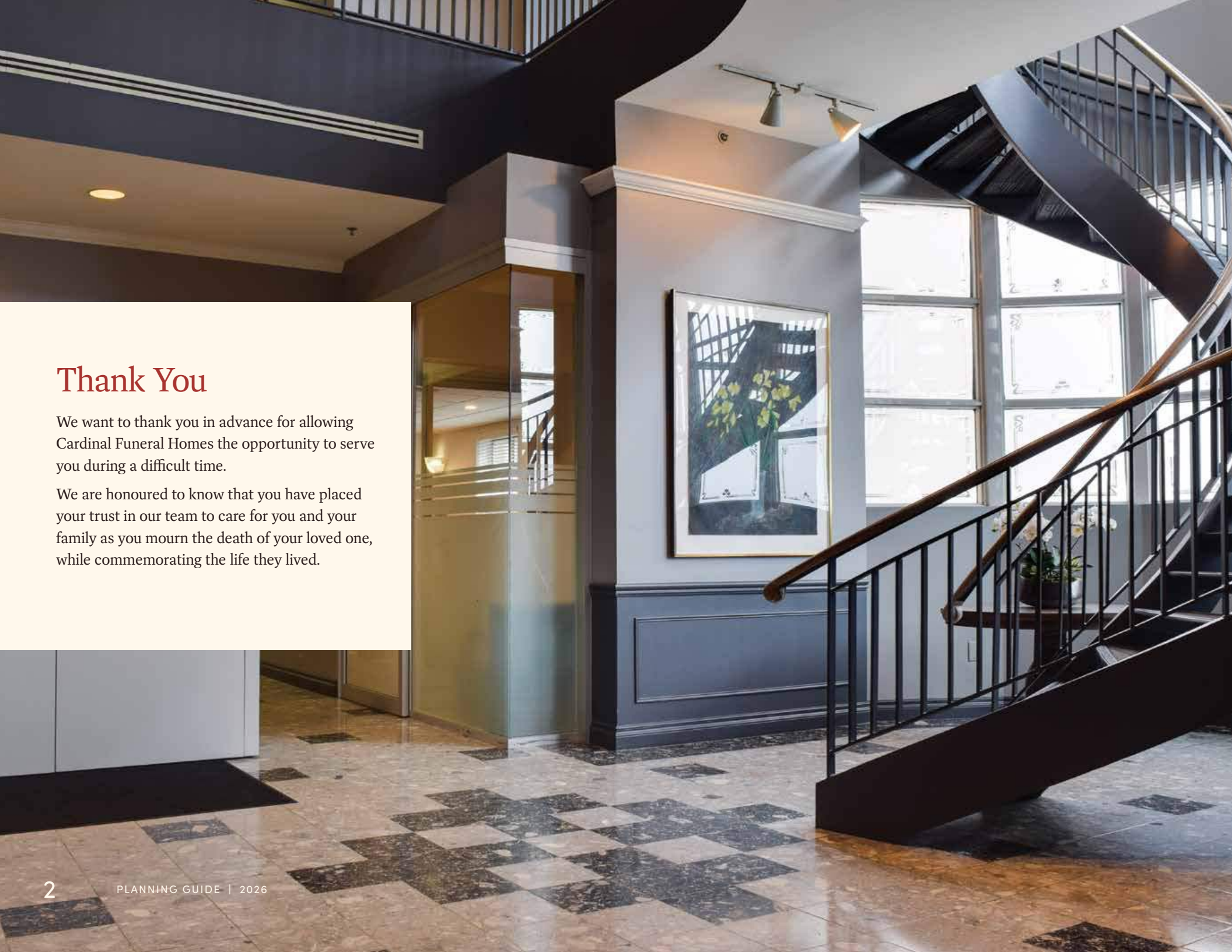
More beautiful goodbyes.

PLANNING GUIDE 2026

CARDINAL FUNERAL
HOMES

100
YEARS





Thank You

We want to thank you in advance 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 We Are

Every life is beautiful. And every goodbye should be, too.

For 100 years, Cardinal Funeral Homes has been guiding families through life’s most heartfelt moments. Family-owned for four generations, we remain proud to be a true family business — rooted in community, guided by compassion, and committed to doing what’s right for families. While the landscape of funeral service has changed over time, our family’s promise has not. For generations, Cardinal has remained steadfast in putting people first, never losing sight of the personal care and dignity families deserve.

From the first phone call, through the day of the service, and long after, our role is to shoulder as much as we can for you. We provide clear, honest pricing with no hidden fees, and include many services that other funeral homes charge extra for — from government paperwork support to complimentary grief counselling, annual remembrance services, and thoughtful care packages. We also never ask for full payment up front, because our priority is caring for families, not adding financial stress during an already difficult time.

Our spaces are warm and welcoming, with on-site parking and a complimentary shuttle to nearby lots. Thoughtfully designed, they provide places for quiet reflection as well as larger gatherings where family and friends can come together in comfort to share memories and celebrate a life well-lived. We are also easily reached by TTC, ensuring accessibility for all who wish to gather. Most importantly, our team is made up of kind, professional people who treat every family as if they were their own.

Rooted in community for a century, Cardinal has grown from James Cardinal’s vision in 1925 into two Toronto locations that continue to be led by his family today. Many of the families we serve now are the children and grandchildren of those we cared for decades ago — a trust we hold with the deepest respect. Under the leadership of fourth-generation President Jimmy Cardinal, we are proud to uphold the legacy of compassion, dignity, and genuine care that has defined us for generations. Our care extends beyond our walls as well — through support of local charities, cultural events, and organizations that enrich the lives of the people we serve.

At Cardinal, we walk with you at every step — easing burdens, honouring legacies, and creating more beautiful goodbyes.



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

Jimmy

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Prices effective January 1, 2026

Our Common Journey

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



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 world views 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?

What You Need to Know

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.

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.

We would be honoured to guide you through exploring burial options, offering our advice and recommendations as you arrange for burial and select the appropriate cemetery property.

Do I need to purchase a vault?

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

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

Any personal items can be placed in the casket, like notes or photos, which can be a helpful way to say goodbye. We will ask you whether any 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.



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 12 & 13

Arrangement options do not include the price of the casket.

All pricing included in our Planning Guide is subject to applicable taxes.

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

Prices effective January 1, 2026

A) Full Service Funeral \$9,485

VISITATION AND SERVICE ON SEPARATE DAYS

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 \$1,035 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 \$8,365

VISITATION AND/OR SERVICE ON SAME DAY

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 two 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 \$8,050.

C) Graveside Service \$5,040

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 vehicle for a lower fee.

Burial Service Options at a Glance

	Full Service Funeral (One Day of Visitation)	Full Service Funeral (Same Day)	Graveside Service
Basic Professional Fees	\$995	\$995	\$995
Coordination of Activities, Rites and Ceremonies	\$1,210	\$1,210	\$905
Documentation	\$515	\$515	\$515
Basic Preparation of the Deceased	-	-	\$430
Full Preparation of the Deceased	\$660	\$660	-
Staff Services for Visitation	\$1,540	\$805	-
Staff Services for Ceremony	\$1,135	\$1,135	\$420
Facilities for Preparation, Embalming and Shelter	\$550	\$550	\$415
Facilities for Visitation and Ceremony	\$1,520	\$1,135 (3 hours total)	-
Initial Transfer of Deceased (within 40 km)	\$380	\$380	\$380
Administrative/Lead Vehicle	\$295	\$295	\$295
Funeral Coach and Driver	\$685	\$685	\$685
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	-	-
Total	\$9,485	\$8,365	\$5,040
Total Value of Complimentary Items	\$2,385	\$1,940	\$550

¹One-on-One and Group Grief Counselling

²Group Grief Counselling



Feel loss without feeling lost.

Are you thinking of 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.

Our Crematorium

We will arrange cremation with any crematorium, but we suggest Southwest Crematorium. Our funeral home is part-owner, alongside other family-owned firms, and we recommend them because we can personally vouch for their professional standards. They are located in Milton, and we feel confident that their team will handle every detail with the utmost respect and care for your loved one.

Attending the Cremation

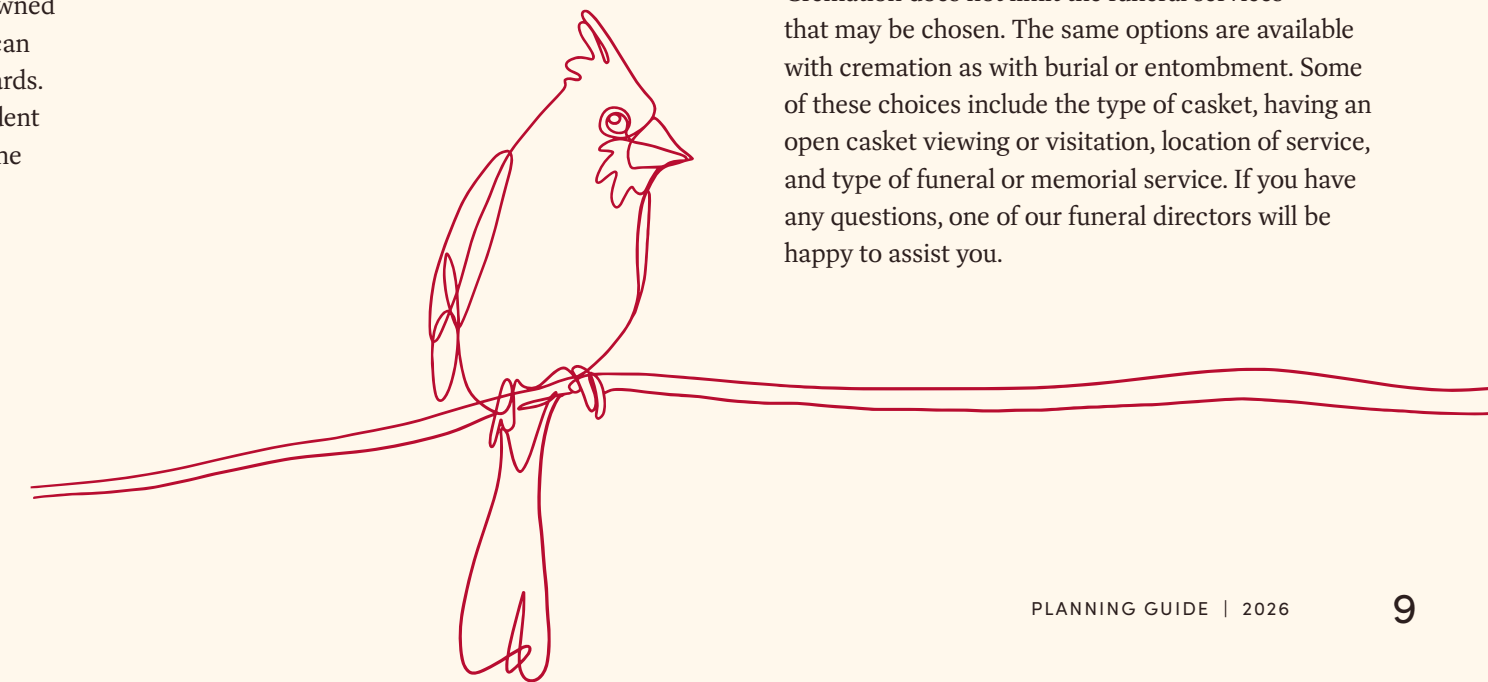
We are used to being present for the burial of a loved one, but have you considered attending the cremation? Some families find it beneficial to accompany us to the crematorium, and to have a goodbye ceremony in the crematorium chapel as a way of seeing the process through. If desired, you may even witness 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.

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 jewelry be removed and placed inside the urn with the cremated remains after the cremation has taken place.

What funeral services can be selected if cremation is chosen?

Cremation does not limit the funeral services that may be chosen. The same options 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.



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.

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.

A) Full Service Funeral \$9,485

VISITATION AND/OR SERVICE ON SEPARATE DAYS

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 \$1,035. 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 \$7,165

VISITATION AND/OR SERVICE ON SAME DAY

This option includes the services, documentation, care and vehicles required when a gathering takes place all on the same day. It allows families to use our funeral home for up to three hours to gather with family and friends for a visitation and/or service, followed by transportation of the deceased to the crematorium by transfer vehicle, without family attendance. Embalming is included so that families have the option of an open casket visitation. If a family does not wish to have an open casket or embalming, the price will be reduced by \$365. If the service is to take place at another location, or if the family wishes to witness the cremation, additional fees will apply.

C) Simply Cremation \$3,175

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 \$420 for additional staff services would apply.

Cremation Service Options at a Glance

	Full Service Funeral (One Day of Visitation)	Full Service Funeral (Same Day)	Simply Cremation
Basic Professional Fees	\$995	\$995	\$995
Coordination of Activities, Rites and Ceremonies	\$1,210	\$1,210	-
Documentation	\$515	\$515	\$515
Basic Preparation of the Deceased	-	-	\$430
Full Preparation of the Deceased	\$660	\$660	-
Staff Services for Visitation	\$1,540	\$805	-
Staff Services for Ceremony	\$1,135	\$475	-
Facilities for Preparation, Embalming and Shelter	\$550	\$550	\$415
Facilities for Visitation and Ceremony	\$1,520	\$1,135 (3 hours total)	-
Initial Transfer of Deceased (within 40 km)	\$380	\$380	\$380
Administrative/Lead Vehicle	\$295	-	-
Funeral Coach and Driver	\$685	-	-
Transfer Vehicle to Crematorium	-	\$440	\$440
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	-	-
Total	\$9,485	\$7,165	\$3,175
Total Value of Complimentary Items	\$2,385	\$1,940	\$550

¹One-on-One and Group Grief Counselling

²Group Grief Counselling

Itemized Services

Basic Professional Fees	\$995	Documentation	\$515
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-one-one or group grief counselling. This fee is payable whenever we are providing services to you.		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 \$585.	
Professional and Staff Services, Coordination of Activities, Rites and Ceremonies	\$1,210	Basic Preparation of the Deceased	\$430
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, jewelry, music, video and more are carried out on behalf of the purchaser.		(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	\$660
		(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	\$805/\$1,540/\$1,870
		(Same day/One day/Two days) Staff to coordinate and oversee the visitation at our premises.	

Staff Services for Ceremony	\$475/\$820/\$1,135
We offer three options to reflect the setting that feels right for your family: a service held within our funeral home, a service here followed by one off-site, or gatherings at two locations, such as a church and cemetery.	
Facilities for Preparation/ Safekeeping	\$415/\$550
(Basic Preparation/Full Preparation) 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 of \$130 will apply beginning on the fifth day.	
Facilities for Visitation	\$1,520/\$2,225
(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 pm to 9 pm, or any part thereof to a maximum of seven hours per day.	
Facilities for Ceremony	\$1,135
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.	

ADMINISTRATION/CLERGY OR LEAD CAR

\$295

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.

FUNERAL COACH (HEARSE)

\$685

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

FLOWER/UTILITY VEHICLE

\$180

A vehicle to transport floral tributes to a cemetery or other location. (Included in most service options)

FAMILY TRANSPORTATION OPTIONS

To support families of all sizes on the day of the service, we offer a range of professionally chauffeured vehicles. From smaller sedans to larger coaches, our transportation options ensure comfort and convenience for you and your loved ones. Prices are based on 4.5 hours of service. Overtime, if required, is charged at the vehicle’s hourly rate (calculated by dividing the listed price by 4.5). All vehicles are subject to availability at time of booking.

Vehicle	Price (4.5 Hrs)	Passengers
Lexus 300 H	\$495	3
Cadillac Escalade	\$650	5-6
Lincoln Stretch Limousine	\$675	7
Mercedes Limo Sprinter	\$925	12
Luxury Mini Coach	\$1,130	22

Transportation of the Deceased	\$380
Initial transfer of the deceased from the place of death to the funeral home, within 40km. Additional charge of \$4 per km beyond 40km may apply.	
Professional Pallbearer	\$230
Our professional pallbearer services are provided at a rate of \$230 per pallbearer for a standard three-hour duration, with a two-hour option available at \$155 per pallbearer. Additional hours beyond the initial three are charged at \$77/hour/pallbearer.	

Grief Counselling	Complimentary
Included in each of our Service Options is complimentary access to grief counselling services facilitated through Good Grief! Bereavement Healing Services. Depending on the Service Option selected, each client family will have access to up to three 50-60 minute sessions of one-on-one counselling with a professional therapist and/or the ability to participate in group sessions. Please ask your funeral director for more details.	

Extended Family Care Program	Complimentary
Meeting with one of our counsellors to assist in settling of estate matters, most notably assistance with applying for the CPP Death Benefit, Health Card cancellation and more.	

Legacy Book and Video	
CUSTOM LEGACY VIDEO AND BOOK	\$360
ADDITIONAL BOOKS (UP TO 5 COPIES) (AFTER 5 COPIES)	\$115/EACH \$85/EACH
ADDITIONAL USB	\$25
ADDITIONAL PHOTOS FOR VIDEO AND BOOK (AFTER 100)	\$2.15/EACH*
All photos for the Legacy Book and Video must be delivered to the funeral home at least 24 hours prior to service or a \$50 rush fee will apply.	
* (\$1.38/photo for book and \$0.77/photo for video)	
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	\$275
COORDINATING INTERNATIONAL SHIPPING OF CREMATED REMAINS (WHEN NO SERVICES ARE SELECTED)	\$310
AIR TRAY	\$495
TRANSFER TO AIRPORT	\$520
COMBINATION SHIPPING CONTAINER	\$710
WOODEN SHIPPING SHELL	\$1,540
FULL METAL OR HALF GLASS SEALER	\$1,670

Catering Services

Honouring a loved one is deeply personal, and we’re here to provide a comforting space for your gathering.

- ANNETTE LOCATION
A versatile space for up to 150 guests in a casual setting or 80 seated.
- BATHURST LOCATION
An intimate space for 30 seated or 40 standing.

Our buffet-style service ensures ease and comfort, with our team available to assist you. Our caterer accommodates most dietary needs—just let us know of any allergies or requests when ordering.

Let us help you create a gathering that feels right for you.

Memorial Receptions

At Cardinal Funeral Homes, we understand the importance of gathering – to share stories, connect with loved ones, and take a quiet moment to reflect together. Our reception offerings provide a welcoming and flexible space to do just that.

Shared Trays

SAVOURY OPTIONS	
RELISH TRAY	\$95 (25-30 PEOPLE)
CHEESE TRAY	\$135 (25-30 PEOPLE)
SEASONAL OPTIONS	
FRUIT TRAY	\$95 (25-30 PEOPLE)
MINI PASTRIES	\$6.30 PER PERSON

Beverage & Toast Service

To help create a warm and meaningful gathering, wine and beer may be served to guests when a reception with food is selected. We provide quality options at cost, with only a modest fee to cover the special permit and the presence of a Smart Serve-trained host who ensures everything is carried out with care. Service is thoughtfully limited to two drinks per person, making it especially fitting if you wish to share a toast in honour of your loved one. Your funeral director will be pleased to provide more details and guide you through the arrangements.

Menu Options

MENU 1 – ASSORTED SANDWICHES	\$26.85 PER PERSON
Assorted Sandwiches: Multigrain, Croissants, Focaccia, Vienna, Wraps Choice of Mixed Green <i>or</i> Caesar Salad Assorted Seasonal Fruit Tray	
MENU 2 – MEAT LASAGNA	\$33.50 PER PERSON
Classic Meat Lasagna Choice of Mixed Green Salad <i>or</i> Caesar Salad Assorted Seasonal Fruit Tray Bread	
MENU 3 – ASSORTED SANDWICHES & PIZZA	\$35 PER PERSON
Assorted Sandwiches: Multigrain, Croissants, Focaccia, Vienna, Wraps Grilled Vegetables with Bocconcini Choice of Mixed Green Salad <i>or</i> Caesar Salad Pizza Assorted Seasonal Fruit Tray	

MENU 4 – ASSORTED SANDWICHES, PIZZA, & CHEESE	\$38.85 PER PERSON
Assorted Sandwiches: Multigrain, Croissants, Focaccia, Vienna, Wraps Choice of Mixed Green Salad, Pasta Salad, <i>or</i> Potato Salad Assorted Cheese Tray Assorted Seasonal Fruit Tray Pizza	
MENU 5 – MEAT LASAGNA & CUTLETS	\$39.35 PER PERSON
Classic Meat Lasagna Choice of Veal Cutlets <i>or</i> Chicken Cutlets Vegetables Mixed Green Salad Bread	
MENU 6 – RAVIOLI & CUTLETS	\$57.50 PER PERSON
Ravioli with Cheese <i>or</i> Tortellini with Cheese Choice of Veal Cutlet <i>or</i> Scaloppini and Chicken Cutlet <i>or</i> Scaloppini Roasted Potatoes Vegetables Mixed Green Salad Assorted Seasonal Fruit Tray Bread	

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 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 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 (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 (for burial only)

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

**Mediterranean 32 oz.
Solid Copper**
BATESVILLE 147930
Solid copper construction
Brushed finish
Velvet interior

\$13,850

**Versailles Solid
Mahogany**
NORTHERN 979
Solid mahogany construction
Triple coat gloss finish
Toast velvet interior

\$7,850

Pieta Solid Maple
NORTHERN 709
Solid maple construction
Cherry stain/triple coat gloss finish
Toast velvet interior

\$5,995

Westminster Solid Mahogany
NORTHERN NL01
Solid mahogany construction
Sangria high gloss finish
Almond velvet interior

\$5,980

Testament Solid Oak
NORTHERN 715
Solid oak construction
Stonecoat satin finish
Rosetan crepe interior
Metal bumper handles

\$5,610

Homestead Solid Maple
Northern 707
Solid maple construction
Cherry high gloss finish
Rosetan crepe interior

\$5,135



Alaster Solid Ash
NORTHERN 630
Solid ash and veneer construction
Double coat, gloss finish
Rosetan crepe interior

\$4,915

Breton Solid Oak
NORTHERN 445
Solid oak and veneer construction
Stonecoat satin finish
Velvet interior

\$4,690

Carter Solid Poplar
NORTHERN 228DW
Solid poplar construction
Triple coat, gloss finish
Rosetan crepe interior

\$4,685



Minto Poplar Veneer
NORTHERN 632
Poplar veneer construction
Walnut gloss finish
Rosetan crepe interior

\$4,490

Carlton Oak Veneer
NORTHERN 33
Oak veneer construction
Golden double coat finish
Rosetan crepe interior

\$4,225

Glentay Oak Veneer
Northern 444
Oak veneer construction
Stonecoat satin finish
Rosetan crepe interior

\$4,030



Morden Solid Poplar Veneer
NORTHERN 446
Solid poplar and veneer construction
Stonecoat satin finish
Rosetan crepe interior

\$3,695



Aldergrove Solid Poplar
NORTHERN 428
Solid poplar construction
Stonecoat satin finish
Rosetan crepe interior

\$2,915



Norway Poplar Veneer
NORTHERN 526M
Poplar veneer construction
Spray satin finish
Crepe interior

\$3,530



Newport Silver 20 ga.
NORTHERN 204
20 ga. Steel construction
Grey painted finish
Silver taffeta interior

\$2,305



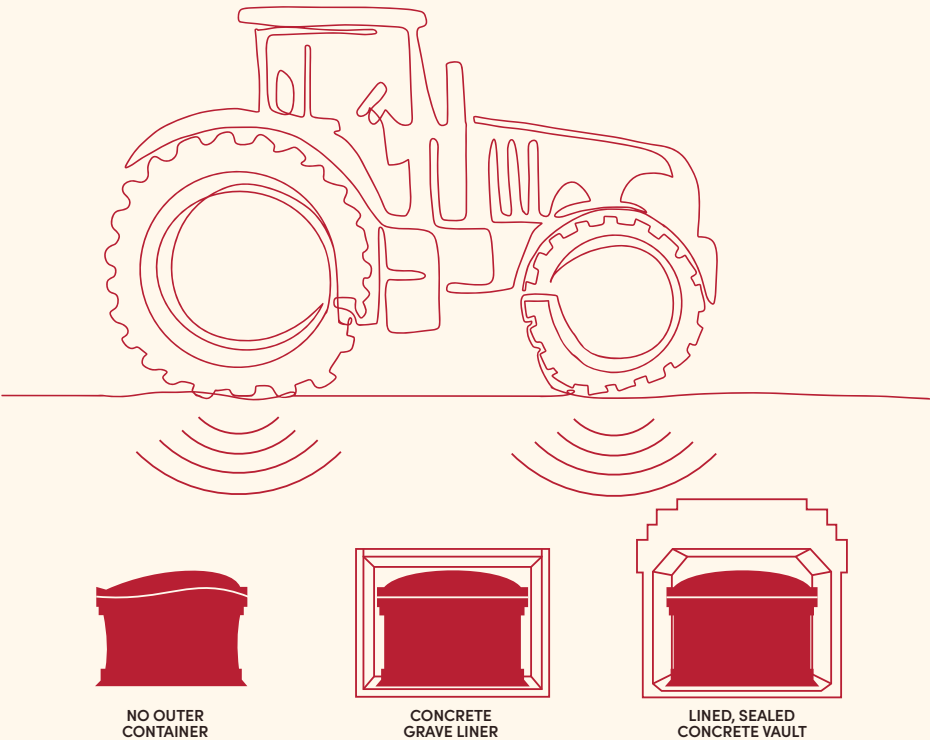
Durham Poplar Veneer
NORTHERN 504D
Poplar veneer construction
Satin finish
White satin interior

\$3,365



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

\$5,615

Lydian Copper
SUPERIOR
Reinforced concrete
ABS and Copper liner
Butyl sealing tape

\$5,615

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

\$4,765

Patrician
Superior
Reinforced concrete
BS liner Butyl sealing tape
Gothic window design
Available in Gold or Black & Silver

\$2,995



Sentinel
SUPERIOR
Reinforced concrete
Polystyrene liner in base & cover
Butyl sealing tape

\$2,195

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.



For Purchase

Plain Blue
NORTHERN 40
Presswood construction
Blue cloth covered exterior
Satin interior
\$1,450



Eden
NORTHERN 102
Solid poplar construction
Unfinished
Cotton interior
\$1,040



Particle Board
NORTHERN 10 PB
Particle construction
Unfinished
No handles, no interior
\$610

For Rental

Cambrian Rental Casket
NORTHERN 23
Particle Construction
Velvet interior
\$2,395
(Private Family Hour \$1,955)
(Purchase Price = \$7,235)

Frontenac Rental Casket
NORTHERN 18
Particle Construction
Crepe interior
\$2,295
(Private Family Hour \$1,698)
(Purchase Price = \$6,190)

Carlton Rental Casket
NORTHERN 33
Particle Construction
Crepe interior
\$2,205
(Private Family Hour \$1,645)
(Purchase Price = \$4,225)

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*
- *Niche*
- *Home*
- *Scattering*
- *Soil*



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
6.25×7.25×9 in.

\$580

Allen
VICTORIAVILLE US120-00003
Solid Maple
11.5×7×6.5 in.

\$495

Jewel Box
VICTORIAVILLE US110-00253
Solid Oak
11×8×5.25 in.

\$480

Federal Rosewood
COMMEMORATE A205R-EL
Solid Walnut
6×7.5×11.25 in.

\$445



Ogee Cherry
COMMEMORATE A204
Solid Cherry
8.5×8.5×6.5 in.

\$420



Northern 201
NORTHERN N201
Solid Ash
6×6×8.5 in.

\$320

Andover Mocha
DODGE 956900
Metal Alloy
7.25×7.25 in. diameter

\$165

AWAKE Soil

AWAKE is a company that transforms cremated remains into nutrient-rich soil, neutralizing the natural pH of the ashes to make them suitable for planting. This provides families with a sustainable and meaningful way to memorialize their loved one by growing trees, plants, or gardens.

Instead of storing ashes in an urn or scattering them, AWAKE Soil offers families a gentle and life-affirming way to honour their loved one’s memory—by nurturing something new. This 100% organic soil, made in Canada using a patented process, transforms cremated remains into pH-balanced, nutrient-rich earth that’s compatible with all plant types. Whether planting a tree, tending a garden, or simply keeping the soil close, families can choose between two thoughtfully sized options: a keepsake, which holds up to two cups of ashes, or a full-size option for an entire set of cremated remains. Each comes in a biodegradable cotton satchel, included with the price, and offers a quiet, lasting connection to the people and moments that matter most.

Keepsake Size	\$200
Full Size	\$250



Custom engraving

Adding name, date, and text to applicable full-size 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.



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.

Eclisse Galet
VICTORIAVILLE
US899-00011
Stainless Steel/Burl Wood
4.5×7.5×10 in.

\$1,130

Zenbron
VICTORIAVILLE
US440-20010
Metal – Brass/Zinc
6.75×5×9 in.

\$630

Roman Column
VICTORIAVILLE
US199-20001
Solid Cherry
10×6.5×8 in.

\$515

Monarch Jali
COMMEMORATE A250
Brass
7.5×7.5×11.8 in.

\$470

Ocean Urn
CFC SUPPLY
AH614
Ceramic
9.5×8 in. diameter

\$425

Saturn Bronze
COMMEMORATE A126
Alloy
6.9×6.9×9.85 in.

\$420



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.

Mosaic Wheat
DODGE 941905
Resin & Stained Glass
11.7×7.25 in. diameter

\$875

Cloisonné Blue
DODGE 950800
Brass and Enamel
10×7.5 diameter

\$805

TearDrop Midnight
COMMEMORATE A580
Brass
6.7×5.5×10.8 in.

\$670



LoveBird Bronze
COMMEMORATE A551
Brass
8.9×5.7×7.5 in.

\$560



LoveHeart Pearl
COMMEMORATE A1003
Brass & Alloy
8.1×9.4×7.9 in.

\$490



Picture Urn
VICTORIAVILLE
US899-20013
MDF
6×6.5×9 in.

\$300

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
12.6×5.1 in.

\$130

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	\$397
Gold Plated Crucifix	\$140
Deluxe Rosary (<i>Clear or Black</i>)	\$60
Personalized Guest Book	\$150
Framed Portrait	\$170
50 Acknowledgement Cards	\$30
<i>Total Package Price</i>	<i>\$947</i>
<i>Discount Provided</i>	<i>- \$192</i>
Elite Package Price	\$755
Unlimited Cards Upgrade	+\$160

Premium Package

150 Folding Memorial Cards	\$397
Wooden Crucifix	\$105
1 Deluxe Rosary (<i>Clear or Black</i>)	\$60
Spiritual Guest Book	\$100
50 Acknowledgement Cards	\$30
<i>Total Package Price</i>	<i>\$692</i>
<i>Discount Provided</i>	<i>- \$122</i>
Premium Package Price	\$570

Standard Package

150 Single Sided Cards	\$216
Large Metal Crucifix	\$65
Deluxe Rosary (<i>Clear or Black</i>)	\$60
Spiritual Guest Book	\$100
50 Acknowledgement Cards	\$30
<i>Total Package Price</i>	<i>\$471</i>
<i>Discount Provided</i>	<i>- \$111</i>
Standard Package Price	\$360

Essential Package

100 Single Sided Cards	\$170
Slimline Crucifix	\$50
Deluxe Rosary (<i>Clear or Black</i>)	\$60
White Guest Book	\$55
50 Acknowledgement Cards	\$30
<i>Total Package Price</i>	<i>\$365</i>
<i>Discount Provided</i>	<i>- \$75</i>
Basic Package Price	\$290

Stationery and Other Available Items

Prayer/Memorial Cards

Single Sided Cards (50–99 cards)	\$2.16/card
Single Sided Cards (100)	\$170
Additional Single Sided Cards (after 100)	\$0.93/card
Custom Folding Memorial Cards (50–99)	\$3.50/card
Custom Folding Memorial Cards (100)	\$265
Additional Custom Folding Memorial Cards (after 100)	\$2.65/card

Rosaries

Standard	\$45
Deluxe	\$60

Guest Register Books

Standard White	\$55
Spiritual	\$100
Personalized Guest Book with Box Set	\$150

Crucifixes

Roman Catholic–Slimline	\$50
Risen Cross	\$55
Icon	\$60
Orthodox–Metal	\$60
Orthodox–Wooden	\$60
Roman Catholic–Metal	\$65
Orthodox–Slimline	\$65
Roman Catholic–Wooden	\$105
Roman Catholic–Gold Plated	\$140

Keepsakes

Additional Legacy Book (1–5 copies)	\$115/each
(6+ copies)	\$85/each
Additional Legacy Video (USB)	\$25
Personalized Memorial Candle	\$50
Additional Memorial Candle	\$30
Additional Candle Insert	\$10
Custom Framed Portrait	\$170
Buddhist Funeral Items	\$205

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.

Journey Home Travel Protection

Are you planning to travel? Transporting the deceased from elsewhere can be a costly endeavor. Enrolling in the Journey Home Travel Protection means the costs and logistics of repatriation will be looked after. You simply pay a one-time fee of \$526.55 plus HST, and you will be covered. This plan covers expenses when a death occurs anywhere over 100km from home.

Extended Family Care Program



Cindy Ciampa
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Katherine Mamalyga
PRE-PLANNING DIRECTOR AND
EXTENDED FAMILY CARE COUNSELLOR
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Most people don’t think about the day after a funeral. That’s why we do. For most of us, there will never be a day quite like the one following a funeral. With fewer distractions, the reality of loss seeps into places we didn’t know existed. People around us ease back into their routine. It’s hard to imagine how anyone could think clearly or 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 counsellors 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.

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

Payment Terms

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

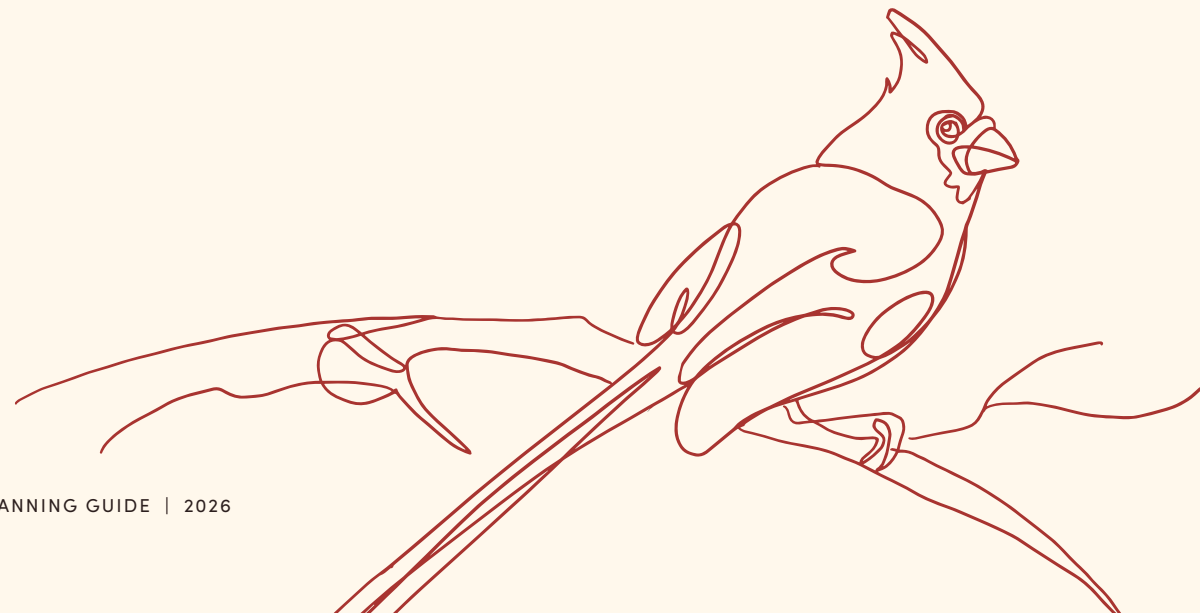
Minimum Deposit Required

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.

1. 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.

2. 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

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