EVEREST of Thunder Bay

the "Waverley Chapel"

299 Waverley Street, Thunder Bay Ontario, P7B5Z7 807-344-1121 or 344-2014 BAO License FE-374

the "Westfort Chapel"

420 West Gore Street, Thunder Bay Ontario, P7E6J2 807-473-1121 BAO License FE-663

John-Bryan Gardiner, Managing Funeral Director Matthew MacKenzie, Assistant Manager

Owned and Operated by the Gardiner Family since 1979

John-Bryan Gardiner, President and Managing Partner Eleanor Ruth Gardiner, Secretary Treasurer

Affiliated with Simpler Times Cremation Centre - Thunder Bay

General Price List

Effective 15 June 2022 (Prices subject to change without notice)

NOTE:

This pricelist is in accordance with Provincial Legislation, which was effective 1 July 2012. Prices in "bold" are the basic service fees, which are normally applicable to and payable by all client families for whom we are providing services – regardless of the type of service selected. They currently total \$3365, and are intended to cover the basic necessary services pertaining to the basic disposition of the body, and the overhead operating costs relating to the 24 hour availability and maintenance of the staff, vehicles, equipment and facilities necessary to provide these services. Different levels of services may require additional fees as per the price lists. Discounted service packages are also available to provide for various options, but ultimately additional services can be tailored to meet the needs, wants and budgets of our client families.

PROFESSIONAL & STAFF SERVICES

Basic Professional Fees

Professional consultation with licensed personnel, which may include but is not limited to, expert advice on options to meet your needs, including essential services relating to disposition, drafting notices, planning scheduling of services, advising regarding possible government benefits. A Basic professional fee is payable whenever we provide services to you.

\$ <u>795.</u>

Co-ordinating and Arranging Dispositions, Rites and Ceremonies

Co-ordination and supervision of disposition of remains, and all rites and ceremonies AS APPLICABLE, by an Ontario Licensed Funeral Director, before, during and after they have been provided, including services and supplies provided by us, as well as those provided by third party suppliers, such as flowers and death notices.

\$ <u>195.</u>

Documentation and Administration – permits, forms, etc.

Procuring, completion and filing of all documents necessary to carry out the services and supplies requested, including, but not limited to, death registration, burial permit, coroner's certificate for cremation, documentation necessary to ship the body out of the country, notification of CPP/GST/OAS etc... As part of this service, we will provide you with 10 proof of death certificates; such certificates are usually accepted for most estate settlement purposes, but sometimes a provincial Death Certificate will be necessary and is available from the Office of the Registrar General. This fee includes our Online Condolences service and the necessary office and computer equipment required to perform the documentation and administration.

\$ <u>395.</u>

Transport remains

-Transportation of the remains from one place to another, for example the hospital to our premises, or from our premises to the cemetery or crematorium using a transfer vehicle (removal ambulance) and the required equipment with one staffperson, for distances not exceeding 50 km. This charge will apply for each and every transportation request or requirement.

- \$ <u>345.</u>
- -Mileage fee for transfers in excess of 50 km additional \$2.25 per km round trip.
- -Please Note, Staff Surcharges which may be applicable, including service charge for removal from a residence or other setting requiring more than one staffperson.

Basic preparation and handling of remains

- **\$** 395.
- The preparation of the body for placement into the casket as required/requested, including bathing, dressing and the setting of facial features for identification or viewing without embalming.
- Includes Identification for direct disposition (ie: private family viewing max 1 hour)

Embalming of Remains (in addition to basic preparation of remains)

- \$ 445.
- Embalming is the process of replacing blood and bodily fluids with chemical preservatives by trained and licensed funeral service professionals. It is a process of sanitation, restoration and temporary preservation. Embalming is not legally required, but may be recommended to preserve the body between the time of death and the visitation or disposition of the deceased. Our professional funeral directors will make a recommendation based on the condition of the body and expected service needs.
- For public health reasons, under normal circumstances our firm's policy is to require
 Unless otherwise identified, all prices do not include applicable taxes

embalming for viewing/visitation with the body present.

 In some situations, extraordinary preservation or restorative measures may be necessary, due to the cause of death or other factors (ie: accidental deaths, tissue donors, etc...). These measures can take a considerable amount of time and expertise, therefore an additional surcharge of 50% of our embalming fee will be charged if required.

Staff services for visitation and/or prayers

\$ 295.

- Staff to co-ordinate and oversee the visitation (informal gathering) and/or prayers at our premises or at an off site location for a maximum of 4 hours. This includes all pre-visitation set-up and post visitation housekeeping as required.
- This represents anywhere from 6-12 man-hours as required.

Staff and professional services for ceremony

895.

\$

- Staff to co-ordinate and oversee the formal ceremony at our premises and/or an offsite location as required including set-up and post-service housekeeping as required.
- This is for a Licensed Funeral Director plus 3 or more staffpersons as required, representing in excess of 12-14 man-hours.

Staff Services for Reception

\$ 395.

- Staff to co-ordinate and oversee the reception at our premises for a maximum of 2 hours. This includes all pre-reception set-up and post reception housekeeping as required.
- This represents anywhere from 6-12 man-hours as required.

FACILITY and EQUIPMENT CHARGES

Basic Facilities \$ 585.

Use and availability of our general and common areas, parking lot, public washrooms, cloakrooms, heating, lighting and maintenance. This charge applies whenever we provide services to you.

Facilities for preparation/embalming/shelter of remains

\$ 365.

Our facilities including preparation room, refrigerated holding facility, etc... used to prepare, embalm and/or shelter the body; this charge applies whenever the body (or cremated remains) is in our facility for any purpose.

Facilities for visitation and/or prayers

\$ 265.

On-site facilities and equipment/supplies used for visitation and/or prayers for a maximum of 4 hours <u>OR</u> the offsite use of funeral home equipment and supplies required for offsite visitation and/or prayers, plus the vehicle(s) necessary to take them to the offsite facility.

Facilities and equipment/supplies at our Funeral Home used for the on-site ceremony OR the offsite use of funeral home equipment and supplies required for the ceremony OR a combination of facilities as required by the family including any vehicles required to transport to the offsite location.

795.

\$

Reception facilities

\$ 265.

(requires facility charges for visitation & staff services for reception)

Use of funeral home facilities, equipment and supplies for a reception following the ceremony, which includes the set up of the facilities, the use of the facilities and amenities

VEHICLES

1. Utility / Flower Vehicle for errands, securing of documents, flower delivery, etc	\$ <u>235.</u>
(required charge for all services provided by Everest)	
2. Lead/Clergy Vehicle for processions, off-site ceremonies, graveside services,	\$ 235.
etc	
(required for all processions, off-site services and graveside services)	
3. Funeral Coach for transportation of casket or urn for services (required for all	\$ 285.
processions, off-site services)	
3. 8 Passenger Vehicle for family or pallbearer transportation, max. of 3 hours.	\$ 285.
(additional time at \$65/hour)	per car
Additional mileage – mileage traveled beyond 50 km from our facility will be charged	

Additional mileage – mileage traveled beyond 50 km from our facility will be charged at an additional \$2.25 per kilometer round trip per vehicle. Package mileage rates may be available for out-of-town funerals.

SERVICE PACKAGE PRICES

For the convenience of our client families, we offer discounted service packages, based on the various types of services most commonly selected by our client families.

These service packages include:

- -Traditional Funeral Service with full cars.
- -Traditional Funeral Service with limited cars (ie: service complete in our chapel).
- -Type A Service for direct burial or cremation without ceremony/gathering.
- -Type B Service for direct burial or cremation with a ceremony in our facility.
- -Type C Service for direct burial or cremation with a ceremony in an off site location.

On the package service price lists, in accordance with Provincial Legislation, the various component prices are itemized with the total value of the package. The discounted price is also displayed. The price of the individual component services selected by the family will be totalled, and the difference between the package price and the itemized listing will be given to the family. Ultimately the family will be charged the lesser of the 2 prices.

CASKETS & CONTAINERS

TYPICALLY AVAILABLE IN OUR SELECTION ROOMS

Descriptions are based on manufacturer's literature, however minor deviations may occur

<u>Sizes – Typical Interior Sizes</u>

Youth – 18, 24, 30, 36, 48, and 60 inches long are the standard sizes Adult – 78 inches long x 22-24 inches wide Plus Size – 80 inches long x 27-30 inches wide

Caskets & Containers Suitable for Cremation (ie: wood, cloth-covered)

Name & Manufacturer	Description	Price
Basic Cremation Containers Everest Plywood, Victoriaville Basic, OR Concept Moulded Tray	Adult, unfinished plywood and/or particleboard and/or cardboard, unlined, no handles,	\$745 - 895.
Belmont - Concept	Adult, unfinished poplar veneer wood, rope handles	\$995.
Birchwood – Concept	Adult, unfinished poplar veneer wood, handles	\$995.
Glenbar HC LP -Victoriaville	Adult, unfinished select wood, basic interior/pillow, handles	\$1065.
102 Eden SP - Northern	Adult, unfinished poplar wood, cotton interior/pillow, handles	\$1095.
9090192 Hampton 15 LP	Adult, plain gray cloth covered MDF, white cloth interior/pillow with	\$1299.
Victoriaville	handles	,
Aspen - Concept	Adult, unfinished poplar veneer, basic white interior/pillow with fixed wood handles	\$1499.
5047901 Diamond PC	Adult, unfinished hardwood basic white interior/pillow with fixed wood	\$1599.
Victoriaville	handles	
517 Blended Oak - Northern or Concept	Adult, solid oak wood and veneer, hand rubbed gloss, metal handles, light eggshell satin interior.	\$4095.
64-33-P Carlton Ash - Northern	Adult, ash veneer, gloss finish, rosetan crepe interior, 3x1 wood bar	\$3235.
or Concept 326212 Digby PC – Victoriaville	handles Adult, safron gloss ash, beige crepe interior/pillow, with metal swingbar handles	\$3095.
Carter Poplar - Northern or	Adult, walnut semi-gloss shaded poplar wood and veneer, crepe interior	\$3295.
Concept	/pillow, metal swingbar handles	
526 Norway - Northern or	Adult, poplar/birch veneer, satin walnut or mahogany finish,rosetan	\$2365.
Concept	crepe interior, rigid wood bar handles	# 400F
10576000 Testament PC Victoriaville	Adult, shaded persian fawn polish oak, tan crepe interior/pillow, wood swingbar handles	\$4665.
10575900 Dunfield PC Victoriaville or Concept	Adult, fawn satin oak, tan crepe or velvet interior/pillow, wood swingbar handles	\$4385.
10501-00 St. Thomas PC	Adult, persian fawn polish oak, ivory velvet interior, wooden swingbar	\$5695.
Victoriaville	handles	
1070030 Fairholm Oct Victoriaville	Adult, shaded saffron polish oak, blush crepe rose interior/pillow, wooden swingbar handles	\$3355.
20561000 MichaelAngeloPC	Adult, titian polish maple, beige velvet interior, wooden swingbar	\$4995.
Victoriaville or Concept	handles, interchangeable corners	
1277000 Regency PC	Adult, shaded saffron polish oak, tan crepe interior, metal swingbar	\$3995.
Victoriaville	handles	
760 Victorian Solid Oak	Adult, solid oak, blended gloss, moonstone velvet interior, cathedral	\$4995.
Northern or Concept	handles	
9045201Winston-100 PC	Adult, grey felt covered MDF, white satin interior, metal swingbar	\$1795.
Victoriaville	handles	
905501 Toledo PC -Victoriaville	Adult, grey cloth cover MDF, white silk interior, metal swingbar handles	\$1659.
055550 Wabash PC – Victoriaville	Adult, embassy polish cherry, beige velvet interior/pillow, swingbar handles	\$5245.
125 Rosedale Octagon Cherry	Adult, solid Canadian cherry, hand rubbed high gloss.Moonstone	\$4685.
Marithana		•

velvet, and wood bar handles.

Northern

488 Colonial Ash – Northern or Concept	Adult, solid wood, ash and veneer, golden stain, black blending, gloss finish. Wood metal swingbar handles. Blue satin interior	\$3795.
52541000 Homeward PC	Adult, titian polish poplar, tan crepe interior, swingbar handles,	\$3995.
Victoriaville	interchangeable corners	·
524930 Dover PC - Victoriaville	Adult, earthtone satin poplar hardwood, white silk interior/pillow, metal	\$2785.
	swingbar handles	
32106228 Ashton PC	Adult, fawn satin ash hardwood, beige crepe interior/pillow, fixed	\$2995.
V ictoriaville	woodbar handles	
0553030 Victoria PC Oct	Adult, empire polish octagon cherry, blush pink velvet interior/pillow	\$4695.
Victoriaville	with roses, wood swingbar handles	
10575600 Northgate PC	Adult, persian fawn satin oak, tan crepe interior, swingbar handles	\$3755.
Victoriaville		
65581001 Butternut PC	Adult, pecan satin hickory, beige velvet interior, wood swingbar	\$5245.
Victoriaville	handles, interchangeable corners	
50547000 Regal PC - Victoriaville	Adult, fairmont polish hardwood, tan crepe interior, swingbar handles	\$3595.
64-528-P Autumn Walnut	Adult, solid poplar, satin It walnut finish, rosetan crepe interior, 3x0	\$2695.
Northern	swing bar handles	
05960000 Bordeaux Cherry	Adult, PC, 2" plank solid cherry, garnet red polish, beige velvet interior,	\$8600.
Victoriaville	wood swingbar handles.	
2072505 Rosswell Maple	Adult, octagon, solid maple, titian polish, beige crepe interior, swingbar	\$3595.
Victoriaville	handles	
419 Rosewood Arlington	Adult, particleboard and/or select wood, covered in rose arlington cloth,	\$2550.
Northern	rose interior, metal swingbar handles	
10960000 Parliament Oak	Adult, PC, 2" plank solid oak, persian fawn polish, beige velvet interior,	\$8000.
Victoriaville	wood swingbar handles.	
20561001 Dominion Maple	Adult, PC, solid maple, titian polish, tan crepe interior, swingbar	\$4045.
Victoriaville	handles	
Churchill Plank Cherry	Adult, PC, 2" plank solid cherry, hand rubbed walnut stain, triple coat	\$10500.
N orthern	gloss, toast velvet interior, wood swingbar handles.	
501 Rose Ashton – Northern or	Adult, PC, Solid octagon ash or oak, hand rubbed golden gloss, rose	\$3695.
Concept	embroidered pink crepe, wood bar handles.	
405 Delta Pine – Northern or	Adult, Solid wood and veneer, handrubbed stonecoat satin finish.	\$2745.
Concept	Rosetan crepe interior, woodbar handles.	***
706 Celeste Maple – Northern or	Adult, Octagon solid Canadian maple, handrubbed cherry gloss.	\$3845.
Concept	Simple, dark linen interior with wood bar handles.	

Caskets Not Suitable for Cremation (ie: metal)

Name & Manufacturer	Description	Price
AV23800 2361 Pietta PC	Adult, 32 oz "protective" copper casket, Pieta corners, beige	\$11,250.
Aurora	velvet interior/pillow, solid handles	
Batesville Classic Gold OR	Adult, Urn bodied 48-oz solid bronze "protective" casket,	\$20,000.
Aurora Eldorado	velvet interior/pillow, swingbar handles.	
AV23310 2308 Princeton	Adult, 32 oz "protective" copper casket, bumper type corners,	\$11,500.
Aurora	champagne velvet interior/pillow	

Rental/Ceremonial Casket

- -The caskets have been used before and may be used again.
- -Includes basic secondary container required for cremation or burial.

Name & Manufacturer	Description	Price
10575603 NorthgatePC Oak	Adult, fawn satin oak, tan crepe interior/pillow, wood	\$2,295.
Victoriaville	swingbar handles.	

Urn Selection

Our urn selection is ever changing and evolving. The following listing is based on what we typically have available, or can readily access.

Unless otherwise stated, all urns are single adult size, minimum 200 cubic inches capacity.

Name & Manufacturer Commemorate Urns (metal and wood urns from the Orient and Asia)	Description -COA501 Calvary bronze cross -COA128 Monarch Jali or COA129 Monarch Platinum -COA087 Black Odyssey or COA124 Floral Etched -COA132 Mother of Pearl or COA126 Saturn series -COA100 Majestic Rose or COA114 Infinity series -COA116 Returning Home or COA130 Golden Maple -COA131 Prairie Wheat or COA125 Autumn Leaves -COA204 Ogee octagon Cherry wood -COA205 Federal cherry wood	Price \$1325. \$935. \$795. \$745. \$685. \$685. \$735. \$825. \$845.
Eckels Urns	-E1001 Grey Plastic urn vault -E702 PH, E704 Cross, or E706 Rose cast zinc -E3MS500 "Respite" cast bronze statue -E540 Cast Bronze -E827 Blue or E832 Butterfly Cloisonné	\$429. \$1189. \$3595. \$1595. \$1250.
GravureCraft Urns	-Hammered copper or silver -3000 series Handcrafted inlayed hardwood urns -Heirloom Brass -UR-7100 series, Purple Butterfly Cloissonne	\$469. \$1199. \$629. \$989.
Fabhaven Urns (manmade marble)	-2C 2-piece Companion double urn -FH Harmony or FD Divine -FO Oval or FR Round -FP Pyramid -FVL Large marblelite urn vault -FVS Small marblelite urn vault -FVFL Large marblelite and fibreglass urn vault	\$2295. \$1099. \$999. \$1099. \$1049. \$9895.
E.C.L. Fibreglass	-White Fibreglass or Grey Polystyrene urn vault	\$499.
Runion's Urns	-Pilon Maple, Cherry or Oak, carved or etched	\$859.
Manchester Urns	-MM Sheet bronze -MM58A Oak veneer	\$399. \$729.
Victoriaville Urns	-91NICODS1, Nicodema plastic, grey imitation granite -91POPS04, Artisen, earthtone poplar wood -Genuine Marble Grecian Urn in teak or black	\$299. \$729. \$1125.
Dodge Urns	-D956764 Grey Formacast -D50023 Gold plastic urn vault, green felt lined	\$629. \$529.

Selection of Outer Burial Vaults or Grave Liners

Name & Manufacturer	Description	Price
Monticello Burial Vault Wilbert	Lined and "sealed" reinforced concrete burial vault	\$2595.
Concrete Grave Liner Wilbert	Basic reinforced concrete grave liner	\$1995.
Additional Surcharges	Additional surcharges may be applicable for out- of-town deliveries, and/or Saturday and holiday deliveries. You will be informed of the surcharge in advance of the vault being ordered.	

Tribute Supplies

Stationery Products (register books, thank you cards, etc...) are available on an individual basis, or in package form. Packages start at \$235 and up. Please refer to our complete "Stationery Price List " details.

Prayer Cards per bundle of 50	195. and up
Laminated Obituaries	6.50 and up
Crucifixes (one included with the casket as required) - Small for inside of casket - Large for outside of casket - Children's Crucifixes	55. 60. 39.50
Nameplates Casket (included with caskets) Urn (included with all urns over \$400)	50. 30.

Other Available Services and Equipment

Catering services

We are not a licensed food services establishment. All food provided for receptions is provided by reputable professional caterers. The decision as to the caterer, and the amount and type of food is up to you. We will order what you desire on your behalf. When we order and take responsibility for the food, we do have a nominal mark-up on that food. Please refer to our specific Reception pricelist for details.

Parking Signs and/or Orange Cones Use and set-up/removal of Everest parking signs for offsite services not conducted by Everest.	\$	265.
Everest Cemetery Equipment for country cemeteries – Includes delivery, set-up and removal, and use of cemetery greens and lowering device as required.	\$	475.
Limousine service Everest of Thunder Bay owns and operates it's own fleet of 5 and 8 passenger cars for family and/or pallbearers for the ceremony. The price for the car and our driver is currently \$285 for a maximum of 3 hours. Additional time is \$85/hour. Should we be requested to rent cars from an outside livery, you will be quoted a price for your approval in advance of the rental time. Please note that cars must be washed, sanitized, serviced and prepared for your use, and drivers must be booked in advance. Our fee for our sedans and limousines will still be charged unless cancelled at least 24 hours in advance.	\$	285. and up per car
Removal of pacemaker or implant The removal and disposal of a pacemaker or implant will be carried out by a licensed professional. There is no charge for client families of our funeral service establishments.	\$	55.
Professional restorative procedures OR Embalming of Infectious Cases In some circumstances, additional restorative efforts and/or procedures pertaining to infectious cases, beyond those captured in the standard embalming procedure are necessary to enhance the appearance of the deceased. In such cases, the funeral director will discuss the available options and their cost.		50% extra of the embalm fee.
 Holding and Refrigerated Shelter of Unembalmed Remains beyond 48 hours minimum charge for 3 additional days each additional day per week 	\$ \$ \$	195. 95. 495.
Holding, Care and Shelter of Embalmed Human Remains beyond 4 days - per day - per week	\$ \$	85. 495.
Storage of Cremated Remains - Refundable Deposit - Plus Prepaid Storage Fees - per month - minimum charge - per year	\$ \$ \$	350. 20. 75. 200.
Hourly Fee for Miscellaneous Services - Licensed Funeral Director - Support Staff or Secretarial Staff	\$ \$	195. 145.

Staff Surcharges - We currently do not have additional fees for arranging or conducting visitations or services on weekends or holidays. However depending on your circumstances, there are surcharges for removals/transfers from the place of death.

-Removals requiring more than one staffperson, ie: housecalls (per additional staffperson)	\$ 100.
-Removals required after hours, ie: nursing homes, residences	\$ 100.
-Removals on Statutory/Civic Holidays (per staffperson)	\$ 100.

-In some situations, multiple surcharges may apply, but maximum additional fee would be \$400.

Audio-Visual Equipment

- -Our facilities include quality organs, pa/sound systems, and audio-visual equipment. There is no additional fee for the on-site use of the Everest equipment – it is part of the facility charge for ceremonies and visitations.
- -Should your family require additional or specialized equipment for use in our facility, or an off site location, we will endeavour to rent the necessary equipment from one of the outside sources whom we know and trust. The costs for this vary, but we will ensure that you are provided with a price quotation, prior to our renting the equipment.

Environmental Service Surcharge

28.

A nominal charge for legislative fees, licensing fees, etc... and biohazard materials and disposal costs will be added to all accounts.

Ship Out Services Charge If remains are being shipped to another location, we will arrange for body preparation, transport and all necessary paperwork and shipping container. Minimum Cost for services \$3495. plus all outside shipping costs Refer to itemized Ship-Out Service for all included details.	\$	3495. and up
Wood Shells for Interment or Shipment - Without Handles - With Handles	\$ \$	945. 1055.
<u>Air Tray</u> for Air Shipment of Casket <u>AirPac</u> Reinforced Cardboard Air Shipment Container (as available) <u>Plywood</u> Reinforced Shipping Container with Handles (oversize \$195 additional)	\$ \$ \$	285. 695. 795.
Metal Sealer - variable price based on availability/cost at time of need (typically 995 and up)		TBD
- Light Duty Vinyl - Medium Duty Reinforced Vinyl (oversize \$50 extra) - Heavy Duty Reinforced Rubber (overside \$70 extra)	\$ \$ \$	95. 285. 435.
Additional proof of death certificate (per certificate):	\$	10.

Refundable Deposit for Cremated Remains

350.

When human remains are to be cremated, a refundable deposit will be required to be paid. If the cremated remains are not claimed within one year of the cremation, the deposit may be used to inter the cremated remains in common ground. If the cremated remains are claimed before they are interred, the deposit will be refunded

Other Miscellaneous Services and Merchandise can be found on our "Additional Services and Merchandise Price List".

Unless otherwise identified, all prices do not include applicable taxes

Commodity Surcharges

Beyond inflation, we are currently being hit by commodity surcharges from our suppliers, currently ranging from \$15 on most urns to \$90 on caskets – and these amounts are subject to change. We cannot absorb them, nor do we wish to just increase our prices to hide them. Therefore, for the immediate future, we will be adding commodity surcharges to all merchandise, based on what the particular manufacturer has levied on us.

Disbursements

Disbursements are items arranged for and possibly paid for on your behalf by us. You are expected to pay for these items at the time the contract is entered into. The following are some items that are often identified as disbursements. They are charged out "at-cost" and have no funeral home markup.

<u>Coroner's fee</u> – this is a fee charged by the coroner for issuing a certificate that allows cremation and/or shipment out of the province to take place. The fee is set by the Chief Coroner for Ontario.

<u>Clergy honorarium; Organist, Soloists, Cantor, and other Church fees</u> – this is an amount paid to the clergy/musicians/church for their services. In some cases the amount is set by the clergy, in others it is an amount suggested by us and ultimately determined by you.

<u>Cemeteries and/or Crematoriums</u> – these fees are charged by the individual cemeteries and crematoriums and we have no control over them, nor do we receive any compensation.

<u>Newspaper or radio notices</u> – these are charges for death notices placed in newspapers or radio or other media outlets.

<u>Municipal death registration fee</u> – this is a fee charged by some local municipalities to register the death. The fee is set by the municipality and may vary.

Others? - As required, at cost.

Payment, financing and funding

We are proud to offer various payment, funding and financing options to our clients.

Payment

Payment of your account, prior to the time of service is greatly appreciated.

For your convenience, we accept cash, cheques, debit and Visa or MasterCard.

Disbursements and taxes paid by credit card are subject to a 3% fee to cover the amount charged by the credit card company.

If you are unable to make the necessary payment prior to the service, we are most willing to be accommodating, but ... terms of credit must be arranged prior to the services being provided.

Disbursements are services provided by others (cemeteries, crematoriums, newspaper, etc...) and must be paid prior to service time, as per the terms of the outside suppliers.

Specific Credit Terms and Conditions:

1. MINIMUM SERVICES (our merchandise and services below \$4500.):

Disbursements prior to the service, or billed separately by the outside supplier.

Deposit on account equal to the HST x 2, or as large as the family can handle.

Net ASAP (ie: 10 days). Whatever the family can reasonably handle, but no longer than is required. If financial hardship exists, the arranging director is empowered to make discretionary adjustments to these terms.

2. OTHER SERVICES (In-Town Residents):

Disbursements prior to the service or billed separately by the outside suppliers. Deposit on account, at time of arrangements, of at least the HST x 2. Balance normally due within 10 days of service time.

3. OUT-OF-TOWN RESIDENTS MAKING ARRANGEMENTS:

Under normal circumstances, non-residents must pay account in full prior to services being rendered.

4. SHIPPING ORDERS FROM OTHER FUNERAL HOMES:

Net 30 days.

OVERDUE ACCOUNTS are subject to interest charges of 1.5% per month (18% per year), compounded annually, until the account is paid in full. An account is considered overdue after 30 days from the death date, or the terms agreed to on the contract, whichever is the lesser. Accounts over 90 days WILL BE TRANSFERRED TO A COLLECTION AGENCY, and collection costs will be applied as applicable.

Unless otherwise identified, all prices do not include applicable taxes

Prearranged Funding

For your convenience, we offer two funding options when prepaying services or supplies. When prepaying, you pay for the services and supplies today and the money will be used to pay for the services and supplies when they are delivered at the time of death.

Trust: You may pay the money directly to us and we will place it in trust, where it will accrue interest until the contract is fulfilled (when the services and supplies are delivered) or the contract is cancelled.

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

Additional information regarding funding, payment and financing options is available upon request.