#### **Bathurst Location**

366 Bathurst Street Toronto, ON. M5T 2S6 Tel: (416) 603-1444 Fax: (416) 603-1963 michael@cardinalfuneralhomes.com

#### Annette Location

92 Annette Street Toronto, ON. M6P 1N6 Tel: (416) 762-8141 Fax: (416) 762-7016 kevin@cardinalfuneralhomes.com



# More beautiful goodbyes.

PLANNING GUIDE 2025







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.

366 Bathurst Street.

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

LANNING GUIDE 1

### Who We Are

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 1880s and served in WWI, 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,

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 celebrates its 100th anniversary.



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

### How to contact us:

#### Bathurst Location (head office)

366 Bathurst Street Toronto, ON, M5T 2S6 Tel: (416) 603-1444 Fax: (416) 603-1963

**Operations Manager** Michael Langdon michael@cardinalfuneralhomes.com

#### **Annette Location**

92 Annette Street Toronto, ON. M6P 1N6 Tel: (416) 762-8141 Fax: (416) 762-7016

**Operations Manager** Kevin Daudlin kevin@cardinalfuneralhomes.com



@cardinalfuneralhomes

cardinalfuneralhomes.com

Prices effective December 23, 2024

3

# 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.

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.

# 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

#### 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 December 23, 2024

#### A) Full Service Funeral

#### 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 \$1,005 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

### \$8,175

#### 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 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 \$7,775.

#### C) Graveside Service

#### \$4,935

\$9,265

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.

**Basic Professic** Coordination ( Documentatio Basic Preparat Full Preparatio Staff Services Staff Services Facilities for Pr Facilities for Vis Initial Transfer Administrative Funeral Coach Utility Van Tran Access to Grief Extended Fam Lasagna Platte Lounge Access Personalized I Post Service Fl Obituary on W Care Package Legacy Book a Boutonnieres Tent Sheltering Total Total Value of

<sup>1</sup>One-on-One and Group Grief Counselling <sup>2</sup>Group Grief Counselling

# Burial Service Options at a Glance

Full Service Funeral (One Day of Visitation)	Full Service Funeral (Same Day)	Graveside Service
\$995	\$995	\$995
\$1,180	\$1,180	\$880
\$500	\$500	\$500
-	-	\$420
\$645	\$645	-
\$1,500	\$785	-
\$1,105	\$1,105	\$410
\$535	\$535	\$405
\$1,480	\$1,105 (3 hours total)	-
\$370	\$370	\$370
\$290	\$290	\$290
\$665	\$665	\$665
-	-	-
Complimentary <sup>1</sup>	Complimentary <sup>1</sup>	Complimentary <sup>2</sup>
Complimentary	Complimentary	Complimentary
Complimentary	Complimentary	Complimentary
Complimentary	Complimentary	-
Complimentary	-	-
Complimentary	-	-
\$9,265	\$8,175	\$4,935
\$2,385	\$1,940	\$550
	(One Day of Visitation) \$995 \$1,180 \$500 - \$645 \$1,500 \$1,105 \$535 \$1,480 \$370 \$290 \$665 \$665 - Complimentary <sup>1</sup> Complimentary	(One Day of Visitation) (Same Day)   \$995 \$995   \$1,180 \$1,180   \$500 \$500   \$500 \$500   \$500 \$500   \$500 \$500   \$500 \$500   \$500 \$500   \$500 \$500   \$645 \$645   \$1,00 \$785   \$1,05 \$1,105   \$1,05 \$1,105   \$1,480 \$1,105 (3 hours total)   \$370 \$370   \$290 \$290   \$665 \$665   \$665 \$665   \$665 \$665   \$665 \$665   \$1 Complimentary   Complimentary Complimentary   Complim

# 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 Evergreen 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

#### 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 \$1,005. 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 SAME DAY

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

\$3,120

\$9,265

\$6,655

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 \$410 for additional staff services would apply.

**Basic Professio** Coordination of Documentatio **Basic Preparat Full Preparatio** Staff Services f Staff Services Facilities for Pr **Facilities** for Vis Initial Transfer Administrative Funeral Coach Utility Van Tran Access to Grief Extended Fam Lasagna Platte Lounge Access Personalized N Post Service Fl Obituary on W Care Package Legacy Book ar Boutonnieres f Tent Sheltering Total Total Value of (

<sup>1</sup>One-on-One and Group Grief Counselling <sup>2</sup>Group Grief Counselling

## Cremation Service Options at a Glance

	Full Service Funeral (One Day of Visitation)	Full Service Funeral (Same Day)	Graveside Service
ional Fees	\$995	\$995	\$995
of Activities, Rites and Ceremonies	\$1,180	\$1,180	-
on	\$500	\$500	\$500
ation of the Deceased	-	\$420	\$420
ion of the Deceased	\$645	-	-
s for Visitation	\$1,500	\$785	-
s for Ceremony	\$1,105	\$465	-
Preparation, Embalming and Shelter	\$535	\$405	\$405
lisitation and Ceremony	\$1,480	\$1,105 (3 hours total)	-
r of Deceased (within 40 km)	\$370	\$370	\$370
e/Lead Vehicle	\$290	-	-
h and Driver	\$665	-	-
insfer to Cemetery/Crematorium	-	\$430	\$430
ef Counselling	Complimentary <sup>1</sup>	Complimentary <sup>1</sup>	Complimentary <sup>2</sup>
nily Care Program	Complimentary	Complimentary	Complimentary
ter (to take home after arrangements)	Complimentary	Complimentary	Complimentary
ss & In Room Refreshments	Complimentary	Complimentary	-
Memorial Candle	Complimentary	Complimentary	-
Floral Delivery	Complimentary	Complimentary	-
Nebsite	Complimentary	Complimentary	-
e on Day of Service	Complimentary	Complimentary	-
and Video	Complimentary	Complimentary	-
for Pallbearers	Complimentary	-	-
ng at Cemetery (weather permitting)	Complimentary	-	-
	\$9,265	\$6,655	\$3,120
Complimentary Items	\$2,385	\$1,940	\$550

### Itemized Services

#### **Basic Professional Fees**

#### Documentation \$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

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.

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 \$570.

#### Basic Preparation of the Deceased \$420

(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**

\$1,180

(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

#### \$785/\$1.500/\$1.820

\$645

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

Ceremony Staff \$500

#### \$800/\$1,105

(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

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.

FULL PREPARATION	\$535
MINIMAL PREPARATION	\$405
SAFEKEEPING	\$130/DAY

#### **Facilities for Visitation**

\$1.480/\$2.165

\$405/\$535

(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

\$1,105

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.

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.

#### Vehicles

graveside service.

#### FUNERAL COACH (HEARSE)

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

#### FLOWER/UTIL

A van to transport floral tributes to cemetery or other location.

#### 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.

#### Transportation of the Deceased

#### ADMINISTRATION/CLERGY OR LEAD CAR \$290

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

ITY VAN		\$175
<i>a</i>	1 .1	

4 HOURS: \$650 5 HOURS: \$810

\$665

#### Professional Pallbearers

\$370

Our professional pallbearer services are provided at a rate of \$225 per pallbearer for a standard three-hour duration, with a two-hour option available at \$150 per pallbearer. Additional hours beyond the initial three are charged at \$75/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. 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.

#### Extended Family Care Program

#### Complimentary

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.

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

#### Legacy Book and Video \$225

CUSTOM LEGACY VIDEO AND BOOK	\$350
ADDITIONAL BOOKS (UP TO 5 COPIES) (AFTER 5 COPIES)	\$115/EACH \$85/EACH
ADDITIONAL USB	\$25
ADDITIONAL PHOTOS FOR VIDEO AND BOOK (AFTER 100)	\$2.10/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 \$45 rush fee will apply.

\* (\$1.35/photo for book and \$0.75/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	\$270
AIR TRAY	\$485
TRANSFER TO AIRPORT	\$510
COMBINATION SHIPPING CONTAINER	\$690
WOODEN SHIPPING SHELL	\$1,500
FULL METAL OR HALF GLASS SEALER	\$1,625

### 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 35 seated or 50 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.



### Shared Trays

#### SAVOURY OPTIONS

RELISH TRAY	\$95 (25-30 PE
CHEESE TRAY	\$135 (25-30 PE

#### EOPLE) EOPLE)

#### MENU 1

#### SEASONAL OPTIONS

**FRUIT TRAY** SWEET TRAY

\$95 (25-30 PEOPLE) \$4.20 PER PERSON

#### MENU 2

Bread

#### MENU 3

Pizza

#### 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

### Menu Options

#### \$24.85 PER PERSON

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

#### MENU 4

\$30.45 PER PERSON

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

#### \$25.20 PER PERSON

#### Classic Meat Lasagna Choice of Mixed Green Salad or Caesar Salad Assorted Seasonal Fruit Tray

#### MENU 5

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

#### \$35 PER PERSON

Assorted Sandwiches: Multigrain, Croissants, Focaccia, Vienna, Wraps Grilled Vegetables with Bocconcini

Choice of Mixed Green Salad or Caesar Salad

Assorted Seasonal Fruit Tray

#### MENU 6

#### \$47.25 PER PERSON

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

# 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.

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.





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.



# **Casket Selection**

The value, selection and cost of caskets are affected by a number of factors such as materials of construction, design details and personalization features. Basically there are two types of caskets metal and wood.



#### Wood Caskets (for burial or cremation)

#### 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

\$13,300



#### Westminster Solid Mahogany

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

\$5,840



#### Alaster Solid Ash

#### NORTHERN 630

Double coat, gloss finish Rosetan crepe interior

\$4,815

#### Breton Solid Oak

#### NORTHERN 445

Solid oak and veneer construction Stonecoat satin finish Velvet interior

\$4,590

#### Versailles Solid Mahogany

NORTHERN 979

Solid mahogany construction Triple coat gloss finish Toast velvet interior

\$7,685



#### Testament Solid Oak

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

\$5,425



#### Pieta Solid Maple

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

\$5,980



#### Homestead Solid Maple Northern 707

Solid maple construction Cherry high gloss finish Rosetan crepe interior

\$5,120



#### Carter Solid Poplar

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

\$4,585

Solid ash and veneer construction



#### Minto Poplar Veneer

NORTHERN 632

Poplar veneer construction Walnut gloss finish Rosetan crepe interior

\$4,365





#### Carlton Oak Veneer

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

\$4,095





#### Glentay Oak Veneer

Northern 444

Oak veneer construction Stonecoat satin finish Rosetan crepe interior

\$3,990



#### Morden Solid Poplar Veneer

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

\$3,580



#### Aldergrove Solid Poplar

NORTHERN 428 Solid poplar construction Stonecoat satin finish Rosetan crepe interior

\$2,820



#### Norway Poplar Veneer

NORTHERN 526M Poplar veneer construction Spray satin finish Crepe interior

\$3,415



#### Newport Silver 20 ga.

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

\$2,045



#### Lydian Bronze

SUPERIOR Reinforced concrete ABS and Bronze liner Butyl sealing tape

\$5,095

#### Lydian Copper

SUPERIOR Reinforced concrete ABS and Copper liner Butyl sealing tape

\$5,095

#### Athenian Rose

#### SUPERIOR

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

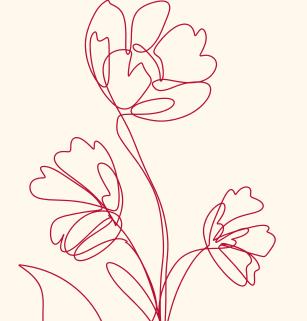
\$4,545

#### Durham Poplar Veneer

NORTHERN 504D Poplar veneer construction Satin finish White satin interior

\$3,250





### **Burial Vaults**

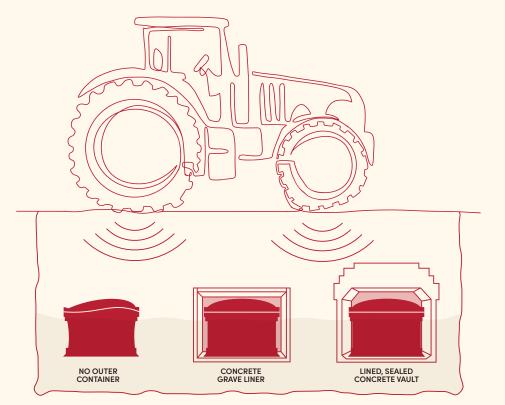
Some cemeteries require you to purchase a burial vault or concrete liner, but most cemeteries do not. The diagram to the right demonstrates the benefits of a liner or burial vault. A concrete liner or a sealing burial vault will provide stability for the ground as well as protection for the casket. Burial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











#### Patrician

#### Superior

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



### \$2,935

#### Sentinel

#### SUPERIOR

Reinforced concrete Polystyrene liner in base & cover Butyl sealing tape

\$2,105



### 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

#### **Cloth Covered**

NORTHERN 40C Presswood construction Grey cloth covered exterior Satin interior

\$1,405

#### Eden

**NORTHERN 102** Solid poplar construction Unfinished Cotton interior

\$1,020

#### Particle Board

NORTHERN 10 PB Particle construction Unfinished No handles, no interior

\$605





### For Rental

#### Cambrian Rental Casket

**NORTHERN 23** Particle Construction Velvet interior Northern 201 Urn Included - Solid Ash (6×6×8.5 in)

\$2,595







Frontenac Rental Casket NORTHERN 18 Particle Construction Crepe interior

\$2,255





Crepe interior

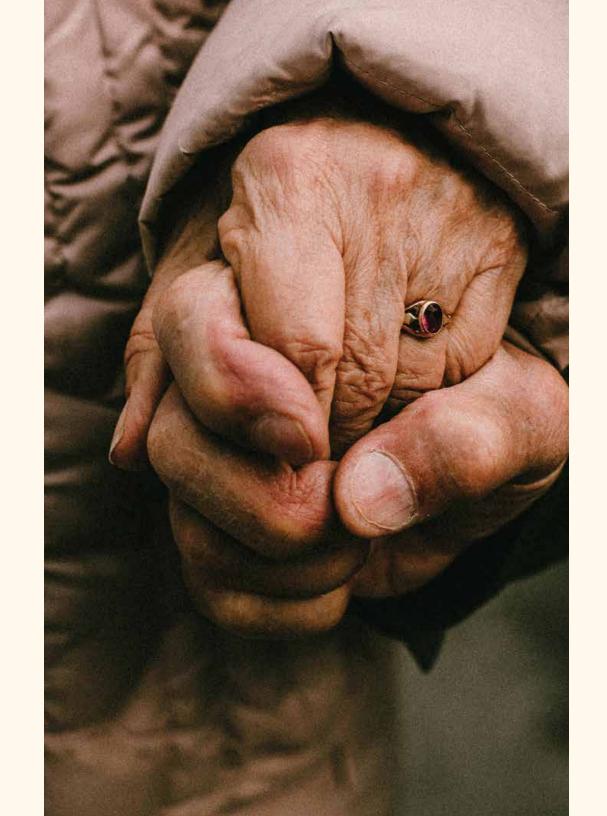
\$2,185



# 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



#### Burial

#### Allen

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

\$480

#### Jewel Box

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

\$470

#### Classic Oak DODGE 950310 Solid Oak 6.25×7.25×9 in.

\$435

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.

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





Federal Cherry COMMEMORATE A205C Solid Cherry 7×7.75×12 in.



\$370



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

\$295



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

\$165







### 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 \$980 to \$690. See your funeral director for details.

Lydian Copper Urn Vault	\$980
Athenian Urn Vault	\$885
Patrician Urn Vault	\$755
Titan Urn Vault	\$690



#### 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.* 



#### 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

\$1,090

Zenbron

VICTORIAVILLE

Metal – Brass/Zinc

Classic Column

VICTORIAVILLE

US199-20001

Solid Cherry

US440-20010

6.75×5×9 in.

\$615

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



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

\$495









\$875

Mosaic Wheat

DODGE 941905

Resin & Stained Glass

11.7×7.25 in. diameter

Home

#### Cloisonné Blue

DODGE 950800 Brass and Enamel 10×7.5 diameter

\$805

# Anna Jackson

10×6.5×8 in. \$515



\$370



### LoveBird Bronze

Brass 8.9×5.7×7.5 in.

\$560

26 PLANNING GUIDE | 2025

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.



el



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

TearDrop Midnight

COMMEMORATE A580



Brass

\$560

6.7×5.5×10.8 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.

\$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.

#### Oraanist 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 **Cremation Fees** 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.

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	\$390
Gold Plated Crucifix	\$13
Deluxe Rosary (Clear or Black)	\$58
Personalized Guest Book	\$14
Framed Portrait	\$16
50 Acknowledgement Cards	\$2
Total Package Price	\$918
Discount Provided	- \$188
Elite Package Price	\$730
Unlimited Cards Upgrade	+\$150

#### Premium Package

150 Folding Me Wooden Crucif 1 Deluxe Rosary Spiritual Guest

50 Acknowled

Total Package Discount Provid Premium Pack

#### Standard Package

150 Single Side Large Metal Cr Deluxe Rosary Spiritual Guest 50 Acknowledc

Total Package Discount Provid Standard Pack

#### **Essential Package**

100 Single Side Slimline Crucif Deluxe Rosary White Guest Bo 50 Acknowledg

Total Package Price Discount Provided **Basic Package Price** 

emorial Cards	\$390
fix	\$100
ry (Clear or Black)	\$58
t Book	\$100
gement Cards	\$25
Price	\$673
ded	- \$118
age Price	\$555

ed Cards	\$210
rucifix	\$63
(Clear or Black)	\$58
Book	\$100
gement Cards	\$25
Price	\$456
ded	- \$106
age Price	\$350

ed Cards	\$165
ïx	\$48
(Clear or Black)	\$58
ook	\$55
gement Cards	\$25
Price	\$351

- \$71

\$280







### Stationery and Other Available Items

\$145

#### Prayer/Memorial Cards

Single Sided Cards (50-99 cards)	\$2.10/card		
Single Sided Cards (100)	\$165		
Additional Single Sided Cards (after 100)	\$0.90/card		
Custom Folding Memorial Cards (50-99)	\$3.40/card		
Custom Folding Memorial Cards (100)	\$260		
Additional Custom Folding Memorial Cards (after 100)\$2.60/card			

#### Rosaries

Standard		
Deluxe		

#### **Guest Register Books**

Standard White
Spiritual
Personalized Guest Book
with Box Set

#### Crucifixes

Roman Catholic-Slimline	\$48
Risen Cross	\$55
lcon	\$58
Orthodox-Metal	\$58
Orthodox-Wooden	\$60
Roman Catholic-Metal	\$63
Orthodox-Slimline	\$65
Roman Catholic-Wooden	\$100
Roman Catholic-Gold Plated	\$135

#### Keepsakes

//cara	Additional Legacy Book		
	(1-5 copies)\$115.(6+ copies)\$85.		
\$42	Additional Legacy Video (USB)		
\$58	Personalized Memorial Candle		
	Additional Memorial Candle		
	Additional Candle Insert		
\$55	Custom Framed Portrait	\$165	
\$100	Buddhist Funeral Items	\$200	

# 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 PRE-PLANNING MANAGER cindy@cardinalfuneralhomes.com

Katherine Mamalyga

### PRE-PLANNING DIRECTOR AND EXTENDED FAMILY CARE COUNSELLOR

katherine@cardinalfuneralhomes.com



manuela@cardinalfuneralhomes.com

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

### Notes

"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.