

ANNETTE CHAPEL

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

BATHURST CHAPEL

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

BEREAVEMENT CENTRE

86 Annette Street
Toronto, ON. M6P 1N6
Tel. (416) 762-3478 Fax: (416) 762-3584
phyllis@cardinalfuneralhomes.com



Planning Guide 2019

Honouring Lives, Comforting Loss





We thank you for allowing Cardinal Funeral Homes

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

Who are we?



Jim Cardinal
CHAIRMAN
jim@cardinalfuneralhomes.com

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

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



Jimmy Cardinal
PRESIDENT
j.cardinal@cardinalfuneralhomes.com

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

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



Andrew Cardinal
DIRECTOR OF OPERATIONS
andrew@cardinalfuneralhomes.com

After graduating from university and obtaining their funeral director's license, Jim's two sons, Jimmy and Andrew have now taken on leadership roles within the family firm, and are poised to carry on the Cardinal tradition of outstanding service into the future.

Find us online at:
cardinalfuneralhomes.com

How to contact us:

BATHURST CHAPEL (HEAD OFFICE)

366 Bathurst Street
Toronto, ON. M5T 2S6

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

Person in Charge – Operations Manager
Kim Silva-Kellam
kim@cardinalfuneralhomes.com

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Tel: (416) 762-8141
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Kevin Daudlin
kevin@cardinalfuneralhomes.com

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

Our Common Journey

THE DEATH OF A LOVED ONE

At some point, every family has to face the reality that life ends. Sometimes it is as 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 fact 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 is often impacted by religious beliefs and worldviews held by the deceased and the family.

FINAL GOODBYE

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

PRIVATE GRIEVING

Grief does not end with the funeral. The grief a family experiences is very real and will last a long time. Often this is done in private, with close family and friends offering support. Many times we will begin to seek support from those who understand.

ADJUSTING TO CHANGE

Life must continue without the person who has died. Slowly a family adjusts to the absence of the deceased. Life changes but it does go on.

Are you thinking of Burial?

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

SOME FACTS ABOUT BURIAL:

The deceased is buried in a casket, and the casket may be placed in a concrete liner or a vault. The casket can be buried shortly after death, after a visitation and/or funeral service, or before a memorial service. The casket may be buried in the ground, or entombed in a mausoleum. Embalming is not required for burial, but may be recommended, depending on the visitation and funeral arrangements.

DO I NEED TO PURCHASE A VAULT?

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

PLANNING AHEAD

We believe it is a good idea to select burial plots ahead of 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.

Continued...



“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.”



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, a lock of hair can be enclosed for safekeeping, or a special note or photo.

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.

A) FULL SERVICE FUNERAL

Visitation and/or Service on Separate Days *(one day)* **\$8,210**

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 \$835 on top of the amount listed above. This fee includes all embalming and preparation work for an open casket visitation as well as a funeral coach to transport your loved one to their final resting place.

VALUE ADDED ITEMS INCLUDED IN PACKAGE:

Extended Family Care Program
Bereavement Support Program
Lounge Access & “In Room” refreshments
Personalized Memorial Candle
Post service Floral Delivery
Obituary on Cardinal Funeral Home website in perpetuity

Lasagna Platter
Boutonnieres for Pallbearers
Tent Sheltering at Cemetery
Assortment of Fresh muffins
Legacy Book and Video

Total Value of Complimentary Items \$2,185

B) FULL SERVICE FUNERAL SAME DAY

Visitation and/or Service on the Same Day **\$7,140**

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 our Chapel or another facility, followed by the burial or entombment. These fees include the embalming and preparation work necessary for an open casket visitation, which can be changed if embalming is not required.

VALUE ADDED ITEMS INCLUDED IN PACKAGE:

Extended Family Care Program
Bereavement Support Program
Lounge Access & “In Room” refreshments
Personalized Memorial Candle
Obituary on Cardinal Funeral Home website in perpetuity

Post Service Floral Delivery
Lasagna Platter
Assortment of Fresh muffins
Legacy Book and Video

Total Value of Complimentary Items \$1,760

C) SIMPLE BURIAL

\$3,845

This option includes the services, documentation and vehicles required for the burial or entombment of a loved one in a cemetery or mausoleum of the family’s choosing, without any service or visitation beforehand. This package also includes the use of our utility van to transport the casket to its final resting place, with an option to use a funeral coach for an additional fee.

VALUE ADDED ITEMS INCLUDED IN PACKAGE:

Extended Family Care Program
Bereavement Support Program
Complimentary Lasagna Platter

Total Value of Complimentary Items \$925

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

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

*Effective date of pricing – October 1, 2018

Itemized Services:

PROFESSIONAL AND STAFF SERVICES, COORDINATION OF ACTIVITIES, RITES AND CEREMONIES (A, B, C & D) \$2,040

Professional consultation with a licensed funeral director to arrange all meaningful activities, rites and ceremonies before, during and after they have been provided. This includes our Extended Family Care and Bereavement Services.

DOCUMENTATION (A,B,C & D) \$440

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.

BASIC PREPARATION OF THE DECEASED (C & D) \$355

(Requires the use of facilities for preparation/shelter) Minimal preparation for placement into the casket, including washing and setting of features for identification, without embalming.

EMBALMING OF THE DECEASED (A & B) \$560

(Basic preparation is included when this is selected) Embalming is the process of replacing blood and bodily fluids with chemicals for the purposes of sanitation, restoration and temporary preservation of the deceased. Embalming is not required by law, but is required by Cardinal Funeral Homes when open casket visitation is selected and/or shipping of the deceased to another jurisdiction.

STAFF SERVICES FOR VISITATION (A) \$1,300/\$1,565

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

STAFF SERVICES FOR THE CEREMONY (A, B & CREMATION C) \$600/\$1,000

(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/EMBALM/SHELTER (A, B, C & D) \$460/\$345

Use of the preparation room, supplies, and sheltering of the deceased. \$460 Embalming \$345 Minimal Preparation

FACILITIES FOR VISITATION (A & B) \$1,300/\$1,870

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

FACILITIES FOR CEREMONY

Use of our facilities for the Ceremony or Service. Note: if the ceremony or service is held at a church or other location, charges may be applied by the other location. Complimentary

TRANSPORTATION OF THE DECEASED (A, B, C & D) \$300

Initial transfer of the deceased from the place of death to the funeral home, within 40km's. Additional charge of \$3.55 per km beyond 40km may apply.

VEHICLES

ADMINISTRATION/CLERGY OR LEAD CAR (A & B)
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. \$250

FUNERAL COACH (HEARSE) (A & B)
A vehicle to transport the deceased to the place of Service or Ceremony and/or to the cemetery or crematory. \$560

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 \$145/hour or part thereof, beyond four hours. \$570

LINCOLN NAVIGATOR SERVICE
Lincoln Navigator and professional driver to chauffeur the family and pallbearers. Maximum of six people per Navigator. Use for four hours. An additional \$126/hour or part thereof, beyond four hours. \$505

FLOWER/UTILITY VAN
A van to transport floral tributes to cemetery or other location. \$150

PROFESSIONAL PALLBEARERS \$130

Two hour minimum, per pallbearer. Beyond two hours, \$65 per hour.

EXTENDED FAMILY CARE PROGRAM (A,B, C & D) \$395

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

BEREAVEMENT SERVICES PROGRAM (A,B,C & D) \$500

Unlimited meetings with our Bereavement counsellors to assist in your grief journey long after people around you have returned to their daily routines. These comprehensive services are offered to anyone in your family, forever.

FLORAL TRIBUTES

Pricing is dependent on all selections made. Please consult with your funeral director for all available options.

LEGACY BOOK AND VIDEO (A,B & CREMATION C)

Custom Legacy Video and Book \$295

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


Additional DVD or USB \$20

***Additional charges may apply if more than 100 photos are submitted*

TENT AT CEMETERY (A)

We will have a tent erected at the graveside (\$200 to \$400 value) for all full service funerals with visitation on separate days. (Weather permitting)
Complimentary

*(A) Denotes Inclusion in Burial or Cremation Option A,
(B) Denotes Inclusion in Burial or Cremation Option B,
(C) Denotes Inclusion in Burial or Cremation Option C,
(D) Denotes Inclusion in Cremation Option D*



Are you thinking of Cremation?

We would be honoured to assist you in arranging for cremation. We wish to share some information about cremation with you.

THE CREMATION PROCESS

Cremation involves reducing the deceased's body to bone fragments by applying intense heat for a period of two to three hours. The cremated remains, which are commonly referred to as ashes, are removed from the cremation chamber, and any metal objects are removed. The cremated remains are then processed, so that they are of an equal consistency. They will often appear white or grey in colour, and typically weigh between 1 to 2 kilograms.

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

Some personal items can be placed in the casket, like notes or photos, which can be a helpful way to say goodbye. Since most items will be destroyed as part of the cremation process, we suggest that jewellery be removed and placed inside the urn with the cremated remains after the cremation has taken place.

"...we suggest Evergreen Crematorium, located on the grounds of the Milton Evergreen Cemetery."

What funeral services can be selected if cremation is chosen?

Cremation does not limit the funeral services that may be chosen. The same options available with earth burial are available with cremation. 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. Ask one of us if you have any questions about this.

OUR CREMATORIUM

We will arrange cremation with any crematorium, but we suggest Evergreen Crematorium, located on the grounds of the Milton Evergreen Cemetery. We, along with many other family-owned funeral homes, are part owners of the crematorium, and we feel that Evergreen can best serve the needs of your family. The crematorium is located in a beautiful building, which has a chapel that can seat up to 50 people for a ceremony.

ATTENDING THE CREMATION

We are used to being present for the burial of a loved one, but have you considered attending the cremation? Some families find it beneficial to accompany us to the crematorium, and to have a goodbye ceremony in the crematorium chapel, as a way of seeing the process through. If desired, you may even witness the beginning of the cremation process in a respectful manner. Many families have appreciated accompanying their loved one for a final journey. Ask your funeral director about how this might work for your family.





Cremation Arrangement Options

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

A) FULL SERVICE FUNERAL Visitation and/or Service on Separate Days **\$8,210**

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 \$835. This fee includes all embalming and preparation work for an open casket visitation as well as the transfer of the deceased to the crematorium following the service.

VALUE ADDED ITEMS INCLUDED IN PACKAGE:

- Extended Family Care Program
- Bereavement Support Program
- Lounge Access & "In Room" refreshments
- Personalized Memorial Candle
- Post service Floral Delivery
- Lasagna Platter
- Obituary on Cardinal Funeral Home website in perpetuity
- Boutonnieres for Pallbearers
- Tent Sheltering at Cemetery
- Assortment of Fresh Muffins
- Legacy Book and Video

Total Value of Complimentary Items **\$2,185**

B) FULL SERVICE FUNERAL SAME DAY Visitation and/or Service on the Same Day **\$6,295**

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 our facility, followed by the 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. These fees include the embalming and preparation work necessary for an open casket visitation, which can be reduced if embalming is not required.

VALUE ADDED ITEMS INCLUDED IN PACKAGE:

- Extended Family Care Program
- Bereavement Support Program
- Lounge Access & "In Room" refreshments
- Personalized Memorial Candle
- Post Service Floral Delivery
- Lasagna Platter
- Obituary on Cardinal Funeral Home website in perpetuity
- Legacy Book & Video
- Assortment of Fresh Muffins

Total Value of Complimentary Items **\$1,760**

C) PRIVATE FAMILY GOODBYE **\$5,395**

For families that would prefer to have a small, private service, this option includes the services, documentation and vehicles required for a one hour service that takes place in the funeral home, with only an urn present.

VALUE ADDED ITEMS INCLUDED IN PACKAGE:

- Extended Family Care Program
- Bereavement Support Program
- Lounge Access & "In Room" refreshments
- Personalized Memorial Candle
- Lasagna Platter

Total Value of Complimentary Items **\$1,220**

D) SIMPLY CREMATION **\$2,795**

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. If the family would like to witness the cremation then an additional fee of \$345 for additional staff services would apply.

VALUE ADDED ITEMS INCLUDED IN PACKAGE:

- Extended Family Care Program
- Bereavement Support Program
- Complimentary Lasagna Platter

Total Value of Complimentary Items **\$925**

REFUNDABLE CREMATION DEPOSIT **\$350**

For all cremations, a refundable deposit will be collected at the time of arrangements and then refunded once the cremated remains have been returned to the family. Should the cremated remains not be returned to the family after 1 year, Cardinal Funeral Homes may use this deposit to inter the cremated remains in common ground.

- (A) Denotes Inclusion in Burial or Cremation Option A,*
- (B) Denotes Inclusion in Burial or Cremation Option B,*
- (C) Denotes Inclusion in Burial or Cremation Option C,*
- (D) Denotes Inclusion in Cremation Option D*

Itemized Pricing appears on pages 8 & 9

**all pricing included in our Planning Guide does not include applicable taxes*

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

**Effective date of pricing – October 1, 2018*

Making it Personal

Even the smallest touch can make a big difference in personalizing your funeral services. There is no right or wrong when it comes to remembering your loved one and honouring their life, accomplishments, and individuality.

Personalization isn't just about marking your loved one's individuality. It also allows family and friends to feel comforted by the services and experience their connection to the life being honoured. A memorable and meaningful service can be an important part of the healing process for those who are coping with a loss. We work closely with you to get to know your loved one's life story and consider ways to represent your bond and pay tribute to their unique journey.

Sympathy Flowers

During a time of loss, Cardinal's can help you select from a wide range of sympathy flower options, designed to suit your needs and those of your family and friends.

As part of the value added services we provide, once the service has concluded, we will deliver the flowers to the location of your choice that may include a nursing home, hospital, church or your residence.



Celebrant Services

Every Life is Worth Remembering



WHAT IS A FUNERAL CELEBRANT?

A Celebrant is a person who is trained and certified to meet the needs of families during their time of loss. A Celebrant serves by providing a funeral service that is personalized to reflect the personality and lifestyle of the deceased.

WHY USE A CELEBRANT?

The training for Celebrants seeks to provide the most comprehensive and sensitive training available. It is important that you and your family know that you are being served by someone who understands the process and is prepared to offer the very best service possible.

WHAT DOES A CELEBRANT OFFER THE FAMILY?

A Celebrant has been specifically trained to design a service for your loved one that is completely personal, incorporating those unique stories, songs and experiences that defined the loved one. A Celebrant will schedule a special family time for your family to share memories, anecdotes and special moments in your loved one's life. The essence of the service will be based upon the

remembrances of the family. The Celebrant will consult with you to help design a service that best reflects and memorializes the life of your loved one. The Celebrant can serve at a funeral service, memorial service, graveside service, anniversary tribute, tree planting, bench dedication or any other gathering designed to honour the deceased.

WHAT IS THE COST?

The Celebrant will spend time preparing for your service as well as the expense of maintaining a resource library and on-going training. The cost for each celebrant will vary based on the time to prepare the service and their individual rates.

Casket Selection

The two main purposes of a casket are to provide the primary protection of the deceased in burial, and to act as a focal point during the services. Therefore, choosing the right casket for yourself or a loved one is a very personal decision.

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



WOOD CASKETS (SUITABLE FOR BURIAL OR CREMATION)

Wood caskets can either be of solid construction, or made of select wood veneers. Most people who choose a wood casket do so because of the warmth and beauty of the wood. In fact, no two wood caskets are identical, since the graining patterns are unique to each one.



PAGODA SOLID MAHOGANY

NORTHERN 939

Solid Mahogany construction
Hand Polished finish
Velvet interior

\$7,095



MAXWELL SOLID CHERRY

NORTHERN 868

Solid Cherry construction
Stonecoat satin finish
Toast Velvet interior

\$5,295



ROSEHALL SOLID OAK OCTAGON

NORTHERN 500

Solid Oak construction
Triple coat gloss finish
Pink Crepe interior
Embroidered Rose cap panel

\$4,295



MINTO POPLAR VENEER

NORTHERN 632

Poplar veneer construction
Walnut gloss finish
Rosetan Crepe interior

\$3,595



REMINGTON SOLID MAHOGANY

NORTHERN NL04

Solid Mahogany construction
Hand Polished finish
Velvet interior

\$6,795



HARROWSMITH SOLID OAK

NORTHERN 704

Solid Oak construction
Dark stonecoat finish
Wood bar handles

\$5,195



KLEINBURG SOLID POPLAR

NORTHERN 646

Solid Poplar construction
Mahogany high gloss finish
Rosetan Crepe interior

\$4,295



ARGYLE POPLAR VENEER

NORTHERN 618M

Poplar veneer construction
Mahogany colour high gloss finish
Rosetan Crepe interior

\$3,495



VERSAILLES SOLID MAHOGANY

NORTHERN 979

Solid Mahogany construction
Triple coat gloss finish
Toast Velvet interior

\$6,595



VICTORIAN SOLID OAK

NORTHERN 760

Solid Oak construction
High gloss, shaded oak finish
Moonstone Velvet interior

\$5,095



HOMESTEAD SOLID MAPLE

NORTHERN 707

Solid Maple construction
Cherry high gloss finish
Rosetan Crepe interior

\$4,195



CARLTON ASH VENEER

NORTHERN 33

Ash veneer construction
Golden double coat finish
Rosetan Crepe interior

\$3,495



ASSINIBOINE SOLID OAK

NORTHERN 959

Solid Oak construction
Stone Coat satin finish
Toast Velvet interior/wheat cap panel
Wheat themed corners

\$6,095



HILTON SOLID POPLAR

NORTHERN NL06

Solid poplar construction
High gloss, Cherry finish
Eggshell Velvet interior

\$4,595



STOUFFER POPLAR VENEER

NORTHERN NL05

Poplar veneer construction
High gloss finish
White Crepe interior

\$3,995



GLENTAY SOLID ASH

NORTHERN 444

Solid Ash construction
Amber stain satin finish
Rosetan Crepe interior

\$2,795



CHURCHILL SOLID CHERRY

NORTHERN 954

Solid Cherry construction
High gloss triple coat finish
Toast Velvet interior
Wood bar handles/brass accents

\$5,795



WESTON ASH

NORTHERN 610

Canadian ash construction
Stone coat satin finish
Rosetan Crepe interior
Wood bar handles

\$4,395



SUSSEX SOLID ASH

NORTHERN 550

Solid Ash construction
Satin finish
Eggshell Satin interior

\$3,895



DURHAM POPLAR VENEER

NORTHERN 504D

Poplar veneer construction
Satin finish
White Satin interior

\$2,695



PIETA SOLID MAPLE

NORTHERN 709

Solid Maple construction
Cherry stain/triple coat gloss finish
Toast Velvet interior

\$5,395



ASCOT SOLID POPLAR

NORTHERN 620

Solid Poplar construction
Mahogany high gloss finish
Rosetan Crepe interior

\$4,395



ANTIQUÉ ASH VENEER

NORTHERN 32

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

\$3,695



NORWAY POPLAR VENEER

NORTHERN 526M

Poplar veneer construction
Spray satin finish
Crepe interior

\$2,195

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

METAL CASKETS (NOT SUITABLE FOR CREMATION)

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



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

Solid Copper construction
Brushed finish
Velvet interior

\$10,000



SIERRA 18 GA.
BATESVILLE 147733

18 ga. Steel construction
Painted Gold/Last Supper & Pieta
Corners
Champagne Velvet Interior

\$5,800



GOLDEN MIDNIGHT 18 GA.
BATESVILLE 239699

18 ga. Steel construction
Brushed finish exterior
Velvet interior

\$5,700



MERLOT 18 GA.
BATESVILLE 239694

18 ga. Steel construction
Brushed finish exterior
Velvet interior

\$5,400



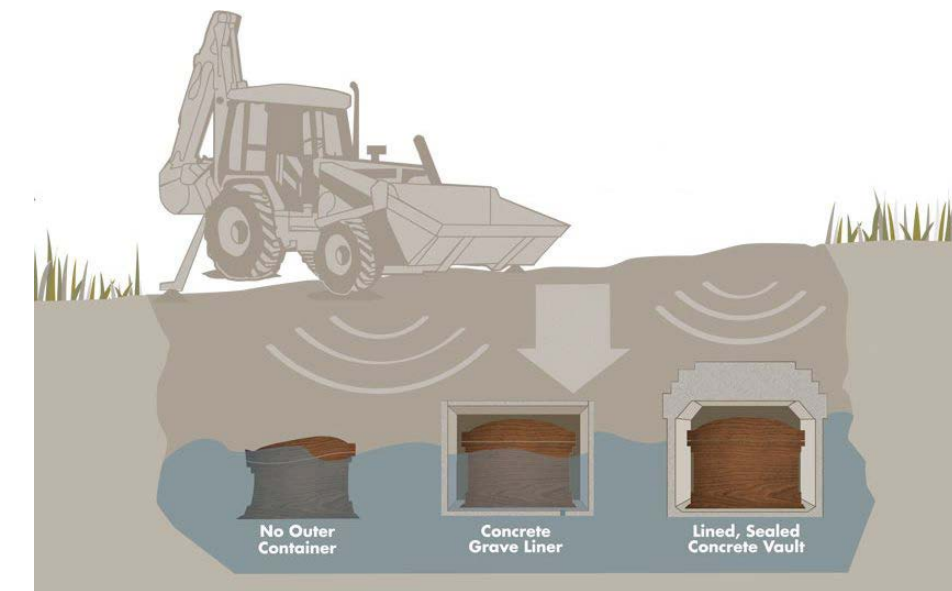
NEWPORT SILVER 20 GA.
NORTHERN 204

20 ga. Steel construction
Grey painted finish
Silver taffeta interior

\$2,595

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

\$3,630



**LYDIAN COPPER
SUPERIOR**

Reinforced concrete
ABS and Copper liner
Butyl sealing tape

\$3,630



**ATHENIAN ROSE
SUPERIOR**

Reinforced concrete
ABS and Steel liner
Butyl sealing tape

\$3,050



**PATRICIAN
SUPERIOR**

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

\$1,960



**SENTINEL
SUPERIOR**

Reinforced concrete
Polystyrene liner in base & cover
Butyl sealing tape

\$1,400

Cremation Containers and Caskets





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

When visiting hours and a funeral service are part of the arrangement, many families appreciate the option of a rental casket. These caskets are identical in appearance to the burial caskets, yet they function differently. Only the interior shell and bedding of the rental casket is purchased and accompanies the deceased throughout the funeral right to cremation. The exterior shell of the casket serves as ornamentation and is only rented for the period of the funeral. This introduces some practical cost savings and reduces wood combustion in the cremation process.



	CARTER SOLID POPLAR NORTHERN 228LW Solid Poplar construction Amber spray stain, Satin Finish Rosetan Crepe interior	\$2,595
	WOODWARD SOLID POPLAR NORTHERN 527 Solid Poplar construction Natural Stonecoat finish Cotton interior	\$1,995
	APELLA - VENEER NORTHERN 250 Poplar veneer construction Amber spray stain, Satin finish Taffetta interior	\$1,595
	CLOTH COVERED NORTHERN 60 Particle board construction Blue lambskin cloth exterior White taffeta interior	\$1,415
	CLOTH COVERED NORTHERN 40 Presswood construction Grey cloth covered exterior Satin interior	\$1,115
	PRESSWOOD NORTHERN 10 PB Presswood construction Unfinished No handles	\$490

Rental Casket Options

CAMBRIAN RENTAL PACKAGE				
NORTHERN CAMBRIAN RENTAL NORTHERN 23 \$1,365	INSERT (100V) Solid Poplar Velvet interior \$500		NORTHERN 201 NORTHERN 201 Solid Ash 6X6X8.5 in \$275	\$2,140
FRONTENAC RENTAL PACKAGE				
				
NORTHERN FRONTENAC RENTAL NORTHERN 18 \$1,355	INSERT (100C) Solid Poplar Crepe interior \$475			\$1,830
CARLTON RENTAL PACKAGE				
				
NORTHERN CARLTON RENTAL NORTHERN 23 \$1,356	INSERT (100C) Solid Poplar Crepe interior \$475			\$1,725

Urn Selection

When choosing an urn, it is important to think about the final resting place for the cremated remains. We have urns suitable for burial, placement in a niche or scattering, as well as for keeping in a special place at home.



SCATTERING

BURIAL



NICHE



HOME

BURIAL

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

CLASSIC OAK

DODGE 950310

Solid Oak
6.25X7.25X9 in.

\$410



JEWEL BOX

VICTORIAVILLE US110-00253

Solid Oak
11X8X5.25 in

\$400



ALLEN

VICTORIAVILLE US120-00003

Solid Maple
11.5X7X6.5 in.

\$380



NORTHERN 201

NORTHERN N201

Solid Ash
6X6X8.5 in.

\$275



BUTTERFLY REFLECTIONS

BATESVILLE 252359

Pressed Cotton
9X6X5 in.

\$250



BRISTOL ROSEWOOD

DODGE 972353

Rosewood
8X8.25X7.25

\$180



ANDOVER MOCHA

DODGE 956900

Metal Alloy
7.25X7.25 in. diameter

\$120



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 select from, ranging in price from \$1,030 to \$740. See your funeral director for details.

Lydian Copper Urn Vault	\$1,030
Athenian Urn Vault	\$910
Patrician Urn Vault	\$800
Titan Urn Vault	\$740



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
4.5X7.5X10 in.



\$850

ZENBRON
VICTORIAVILLE US440-20010

Metal - Brass/Zinc
6.75X5X9 in.



\$485

CLASSIC COLUMN
VICTORIAVILLE US199-20001

Solid Cherry
10X6.5X8



\$475

VENICE
VICTORIAVILLE US210-00011

Metal Brass/Zinc
10.5X7.25 in.



\$420

GRECIAN PEARL
DODGE 950429

Marble
11.5X7.5 in. diameter



\$360

CAMBRIDGE STONE
DODGE 950121

Cast Stone
10.5X6.5X7.25 in.



\$340

ELEGANT GOLD
DODGE 960253

Brass
10.75X7.25 in. diameter



\$330

HOME

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

PROVINCIAL
(BATESVILLE 216022)

Hardwood/Burl Wood Inlay
11.5X9X5 in.



\$700

SERENITY ANGEL
VICTORIAVILLE US35020008

Cultured Granite
10X9X21 in.



\$550

CLOISSONNÉ BLUE
DODGE 9950800

Brass and Enamel
10X7.5 diameter



\$460

IVORY MARCELLO
BATESVILLE 255713

Brass
4.75X10.5 in. diameter



\$350

MOSIAC WHEAT
DODGE 941905

Resin & Stained Glass
11.7X7.25 diameter



\$350

PICTURE URN
VICTORIAVILLE US899-20013

MDF
6X6.5X9 in.



\$230

SCATTERING

Scattering the cremated remains of a loved one is a big decision as it cannot be reversed. Cremated remains are not light weight 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 other's 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 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 is worth consideration.

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 URN
VICTORIAVILLE US199-20008

Wood Veneer
8.5" x 3.5" x 10.75"



\$180

Disbursements

Disbursement 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 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

Charges by the media outlets for posting or announcing the death notice and service information.

CREMATION FEES

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

CONSULAR/AIRLINE FEES

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

Stationery Packages



ELITE PACKAGE

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



PREMIUM PACKAGE

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



STANDARD PACKAGE

150 Single Sided Cards	\$215
Large Metal Crucifix	\$55
Deluxe Rosary (Clear or Black)	\$55
Spiritual Guest Book	\$90
50 Acknowledgement Cards	\$25
Total Package Price	\$440
Discount Provided	-\$100
Standard Package Price	\$340



BASIC PACKAGE

100 Single Sided Cards	\$145
Slimline Crucifix	\$45
Deluxe Rosary (Clear or Black)	\$55
White Guest Book	\$45
50 Acknowledgement Cards	\$25
Total Package Price	\$315
Discount Provided	-\$65
Basic Package Price	\$250

Stationery and Other Available Items

PRAYER/MEMORIAL CARDS

Single Sided Cards (50-99 cards)	\$1.80/card
Single Sided Cards (100)	\$145
Additional Single Sided Cards (after 100)	\$0.80/card
Custom Folding Memorial Cards (50-99)	\$3/card
Custom Folding Memorial Cards (x100)	\$240
Additional Custom Folding Memorial Cards (after 100)	\$2.40/card

GUEST REGISTER BOOKS

Standard White	\$45
Spiritual	\$90
Custom Photo with Box Set	\$130

KEEPSAKES

Additional Legacy Book (1-5 copies)	\$99/each
(6+ copies)	\$75/each
Additional Legacy Video (USB)	\$20
Personalized Memorial Candle	\$25
Custom Framed Portrait	\$150
Buddhist Funeral Items	\$190

CRUCIFIXES

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

ROSARIES

Standard	\$35
Deluxe	\$55



Funeral Preplanning

Funeral planning as a part of estate planning is a responsible decision. Whether facing the imminence of death in the family, or making responsible arrangements for your estate and affairs, there is great benefit in discussing funeral arrangements in advance for yourself or a loved one.



Let's talk about it in the comfort of your own home or at our location, at a time that is convenient for you. We can present you with a range of funeral services and merchandise, which is tailored to suit your traditions, beliefs and budget, in a confidential and pressure-free manner. There is no cost or obligation.

WHY SHOULD YOU PLAN AHEAD?

Pre-planning offers a number of benefits:

- Pre-planning gives you, as well as your family, peace of mind. Pre-planning leaves your loved ones with a clear idea of your wishes and intentions.
- Pre-planning offers an opportunity for you and your spouse to carefully weigh all the options, and make decisions together, without the emotion of a recent death.
- Should you wish to pay for the funeral ahead of time, you will know that your family will be relieved of the financial burden associated with the funeral arrangements. Everything will be looked after.

HOW DO YOU PAY FOR FUNERAL ARRANGEMENTS AHEAD OF TIME?

There are many options for setting aside funds to cover funeral costs. Paying today means that the costs associated with the arrangements are guaranteed. That means that even though costs will rise over the years, you and your family will not have to pay anything more. There are many options to pay in installments, with pre-authorized debit, or credit card payments. Talk to us about what might work best for you.

SAFE RETURN ASSISTANCE PLAN

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

Complimentary Extended Family Care Program

Most people don't think about the day after a funeral. That's why we do. For most of us, there will never be a day quite like the one following a funeral. With fewer distractions, the reality of loss seeps into places we didn't know existed. People around us ease back into their routine.



Katherine Mamalyga
EXTENDED FAMILY CARE COUNSELLOR

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

THAT'S WHERE OUR EXTENDED FAMILY CARE 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 counselor helps you begin the healing process by providing valuable "hands-on" assistance with many of the tasks (large and small) that must be dealt with.

HERE IS WHAT YOU CAN EXPECT FROM EXTENDED FAMILY CARE:

Beneficiary changes, notifying the appropriate government agencies and timely insurance claims are among the most pressing matters facing a survivor, and may impact your financial well-being. Some things, left undone, have the potential to complicate your life if not addressed in a timely manner.

Want us to make phone calls? Need us to get a claim in the works? That's what we will do. And if you're not sure where to start, we will help you determine a plan of action.

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

Our Bereavement Program

What we do



Phyllis Russell
BEREAVEMENT COORDINATOR

phyllis@cardinalfuneralhomes.com
Tel: (416) 762-3478

Matt Coates
BEREAVEMENT SUPPORT

matt@cardinalfuneralhomes.com
Tel: (416) 762-3478

People who experience loss have both expected and unexpected reactions. Reactions can be a combination of emotional, cognitive, and behavioural/physical. These reactions may come and go and are completely necessary for a while until they begin to interfere with your day-to-day life. Some common examples are:

EMOTIONAL

- Sadness and sorrow
- Anger
- Despair
- Anxiety
- Ambivalence

COGNITIVE

- Confusion and disbelief
- Decrease in concentration
- Inability to make decisions
- Crisis of faith
- Existential confusion

BEHAVIOURAL/PHYSICAL

- Sleep and eating disturbances
- Crying
- Social withdrawal
- Uncharacteristic increases and decreases in activity
- Heart palpitations

Should these problems overwhelm, you might benefit from talking to someone. At Cardinal Funeral Homes we offer complimentary bereavement support, not only to the spouse or children of the person that has died but to anyone in their extended family. We understand that the loss of someone can extend beyond the immediate family and we want to make sure that everyone is able to access our resources.

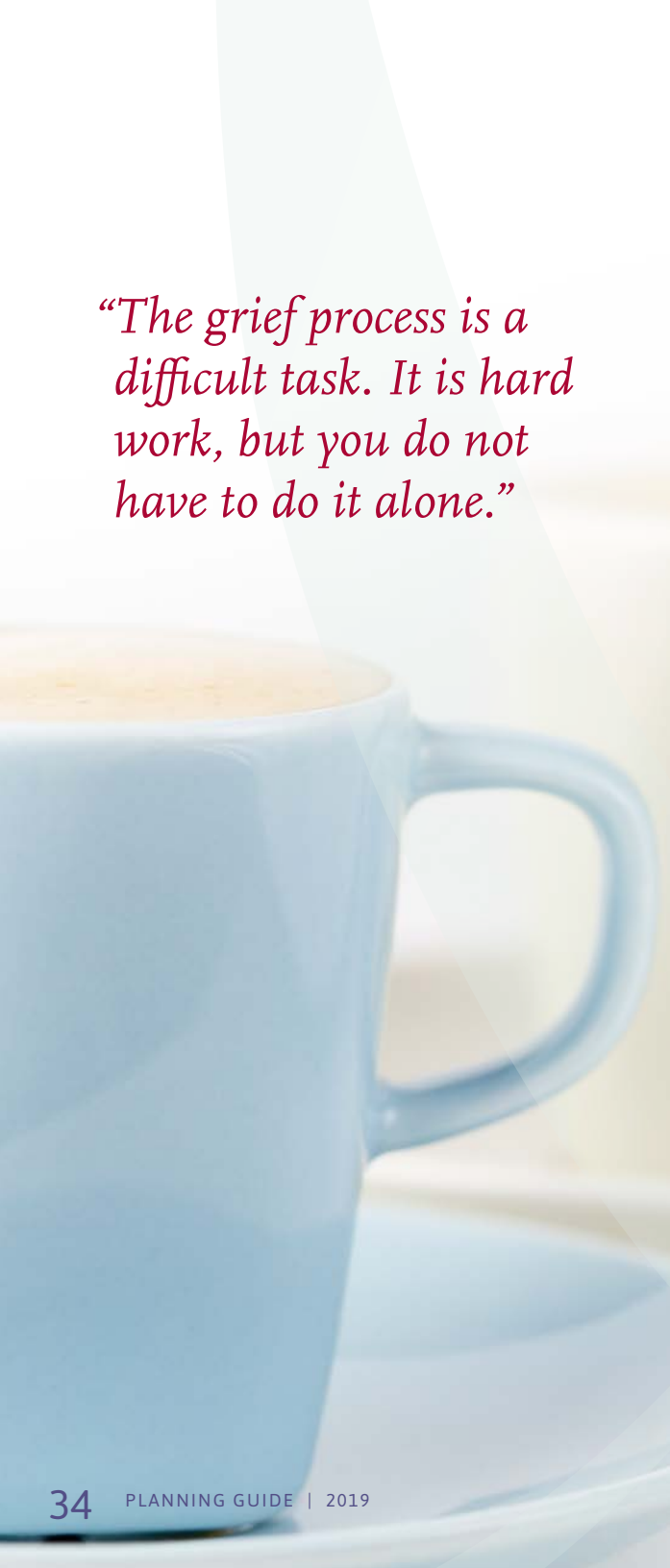
Grief is not always something that needs to be “worked through”. It is often something that needs to be explored or demystified. Whatever your needs are, our client-focused counselors can help.

We offer one-on-one, in person and phone sessions during our core hours of Monday to Friday, 8am – 5pm at our Bereavement Centre at 86 Annette Street. If these hours do not work for you, please phone the Centre to see if something can be arranged. Beyond our services, we are well connected to other programs and agencies in the GTA and we can help in finding something suitable outside the city as well.

Families who have had funerals with us at Cardinal can expect to hear from a counselor about 6 weeks after the service, sometimes earlier, and especially if an earlier call is requested. Of course, you are free to call us at any time with any concern, or to make an appointment.

Please also feel free to call the Centre to find out what may be coming up. We have events and activities happening throughout the year such as meditation and gardening days in our memorial garden. We also have our Annual Memorial Candlelight Services around the holidays and we often participate in events with other agencies such as Bereaved Families of Ontario with our shared butterfly release day at High Park. If interested, we encourage you to visit our website to learn more about our services and to meet our counselors.





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

Payment Terms

MINIMUM DEPOSIT REQUIRED

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

BALANCE OF FUNERAL COSTS

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

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

PREARRANGEMENT FUNDING

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

TRUST FUNDING

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

INSURANCE ANNUITY FUNDING

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

Notes

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