ANNETTE CHAPEL

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

BATHURST CHAPEL

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





Planning Guide 2025

Honouring Lives, Comforting Loss



Established 1925

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.



Jimmy Cardinal and family PRESIDENT i.cardinal@cardinalfuneralhomes.cor 4th Generation Owner

---- ##1

Who are we?

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

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

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

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

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

Find us online at: cardinalfuneralhomes.com

or on Facebook at: facebook.com/cardinalfuneralhomes



How to contact us:

BATHURST CHAPEL (HEAD OFFICE)

366 Bathurst Street Toronto, ON, M5T 2S6

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

Person in Charge – Operations Manager **Michael Langdon** michael@cardinalfuneralhomes.com

ANNETTE CHAPEL

92 Annette Street Toronto, ON, M6P 1N6

Tel: (416) 762-8141 Fax: (416) 762-7016

Person in Charge – Operations Manager Kevin Daudlin kevin@cardinalfuneralhomes.com

Prices Effective December 23, 2024

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

Our Common Journey

THE DEATH OF A LOVED ONE

At some point, every family has to face the reality that life ends. Sometimes it is the result of an illness, or after a long life, but sometimes it happens suddenly, with no time to prepare.

HEARING THE NEWS

When a death occurs, the immediate family has the task of letting other family members and friends know what has happened. This is often when the reality that a loved one has died begins to sink in.

FAMILY GATHERS

Often the family home becomes a busy place, as family members gather to make pressing decisions about what should be done next. Usually around this time the family meets with one of our funeral directors, either at the funeral home, or at the family's home, to plan out the details of the funeral.

FRIENDS SUPPORT

As the word spreads, friends surround the family and offer support. People may want to offer support by sending flowers or a card, calling, or dropping off a meal.

PUBLIC MOURNING

This is an opportunity for you to invite your community to join you in your grief, to offer support and to remember the deceased. Visitation hours provide a structured time for people to offer condolences to the family. A funeral or memorial service allows for a time to reflect and to say goodbye. The tone of this service may or may not be impacted by religious beliefs and worldviews held by the deceased and the family.

FINAL GOODBYE

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

PRIVATE GRIEVING

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

ADJUSTING TO CHANGE

Life must continue without the person who has died. Slowly a family adjusts to the absence of the deceased. Life changes but you can begin to move forward.



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.

Are you thinking of Burial?

SOME FACTS ABOUT BURIAL:

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

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?

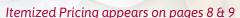
Some people find it helpful to have a part of their loved one to keep with them as a special way to remember them. This is possible if you choose burial as well as cremation. Instead of cremated remains items such as a lock of hair, a special note or a photo can be enclosed for safekeeping.



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

Burial Arrangement Options:

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



*Arrangement Options do not include the price of the casket.

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

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

*Effective date of pricing – December 23, 2024

A) FULL SERVICE FUNERAL

Visitation and/or Service on Separate Days

\$9,265

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 Visitation and/or Service on the Same Day

\$8.175

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

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.

²Group Grief Counselling

Service Options at a Glance

	BURIAL	BURIAL	BURIAL
	Full Service Funeral (One Day of Visitation)		Graveside Service
Basic Professional Fees	\$995	\$995	\$995
Co-ordination of Activites, Rites and Ceremonies	\$1,180	\$1,180	\$880
Documentation	\$500	\$500	\$500
Basic Preparation of the Deceased	-	-	\$420
Full Preparation of the Deceased	\$645	\$645	-
Staff Services for Visitation	\$1,500	\$785	-
Staff Services for Ceremony	\$1,105	\$1,105	\$410
Facilities for Preparation, Embalming and Shelter	\$535	\$535	\$405
Facilities for Visitation and Ceremony	\$1,480	\$1,105 (3 hours total)	-
Initial Transfer of Deceased (within 40 km)	\$370	\$370	\$370
Administrative/Lead Vehicle	\$290	\$290	\$290
Funeral Coach and Driver	\$665	\$665	\$665
Utility Van Transfer to Cemetery/Crematorium	-		-
Access to Grief Counselling	Complimentary ¹	Complimentary ¹	Complimentary ²
Extended Family Care Program	Complimentary	Complimentary	Complimentary
Lasagna Platter (to take home after arrangements)	Complimentary	Complimentary	Complimentary
Lounge Access & In Room Refreshments	Complimentary	Complimentary	-
Personalized Memorial Candle	Complimentary	Complimentary	-
Post Service Floral Delivery	Complimentary	Complimentary	-
Obituary on Website	Complimentary	Complimentary	-
Care Package on Day of Service	Complimentary	Complimentary	-
Legacy Book and Video	Complimentary	Complimentary	-
Boutonnieres for Pallbearers	Complimentary	-	-
Tent Sheltering at Cemetery (weather permitting)	Complimentary	-	-
Total	\$9,265	\$8,175	\$4,935
Total Value of Complimentary Items	\$2,385	\$1,940	\$550

Itemized Services:

BASIC PROFESSIONAL FEES

Professional consultation with a licensed funeral

aspects of memorialization and final disposition.

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

PROFESSIONAL AND STAFF SERVICES,

COORDINATION OF ACTIVITIES. RITES

includes, but is not limited to, all necessary

to the service. This fee also ensures that your

customized requests for vaults, urns, flowers,

stationery, receptions, jewellery, music, video and

This service also includes, but is not limited to.

professional to accommodate your requests for all

\$995

more are carried out on behalf of the purchaser.

DOCUMENTATION

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.

\$500

\$420

\$645

BASIC PREPARATION OF THE DECEASED

(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

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

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

STAFF SERVICES FOR THE CEREMONY \$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 \$405/\$535

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

> \$535 Full Preparation \$405 Minimal Preparation \$130/day Safekeeping

> > \$1.480/\$2.165

FACILITIES FOR VISITATION

(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.

Use of our facilities for up to 3 hours for the Ceremony or Service as well as visitation beforehand. If selecting visitation and service on different days, this charge is included in the Facilities for Visitation fee.

TRANSPORTATION OF THE DECEASED

apply.

VEHICLES

for a graveside service.

FUNERAL COACH (HEARSE)

or crematory.

LIMOUSINE SERVICE

four hours.

\$1.180 Coordination of all rites and ceremonies, before. (Basic preparation is included when this is during and after they have been provided. This 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

8 PLANNING GUIDE | 2025

AND CEREMONIES

vou.

FACILITIES FOR CEREMONY

Initial transfer of the deceased from the place of death to the funeral home, within 40km's. Additional charge of \$4 per km beyond 40km may

ADMINISTRATION/CLERGY OR LEAD CAR

A vehicle used to drive the clergy where necessary and/or to escort the funeral procession to the place of final disposition and/or to meet the family

\$290

\$665

\$1.105

\$370

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

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

FLOWER/UTILITY VAN

A van to transport floral tributes to cemetery or other location. \$175

\$225 **PROFESSIONAL PALLBEARERS**

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

Included in each of our Service Options is complimentary access to grief counselling services facilitated through Good Grief! Bereavement Healing Services. Each client family will have access to up to three hours of one-on-one counselling with a professional grief counsellor as well as the ability to participate in unlimited monthly group sessions. Please ask your funeral director for more details.

Complimentary

EXTENDED FAMILY CARE PROGRAM

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

Complimentary

LEGACY BOOK AND VIDEO

Custom Legacy Video	and Book	\$350
Additional Books	(Up to 5 copies)\$115/each
	(After 5 copie	s) \$85/each

Additional USB

\$25

Additional Photos for Video and Book after 100 \$2.10/each (\$1.35/photo for book and \$0.75/photo for video).

All photos for the Legacy Book and Video must be delivered to the funeral home at least 24 hours prior to service or a \$45 rush fee will apply.

REPATRIATION/SHIPPING FEES

In order to facilitate the shipment of a loved one to another city/country, the following additional charges may apply:

 3rd party fees 	
(flights, consulate, government etc.)	At Cost
• Service Car for Ship-Out	\$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

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

Are you thinking of Cremation?

We would be honoured to assist THE CREMATION PROCESS you in arranging for cremation.

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.

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 on open casket viewing or visitation, location of service, and type of funeral or memorial service. If you have any questions, one of our funeral directors will be happy to assist you.

OUR CREMATORIUM

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

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

What funeral services can be selected *if cremation is chosen?*

ATTENDING THE CREMATION

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

Cremation Arrangement Options **B) FULL SERVICE FUNERAL SAME DAY**

\$9,265

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

A) FULL SERVICE FUNERAL

Visitation and/or Service on Separate Days

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.

Itemized Pricing appears on pages 8 & 9

*Arrangement Options do not include the price of the casket or urn.

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

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

*Effective date of pricing – December 23, 2024

Visitation and/or Service on the 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

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.

REFUNDABLE CREMATION DEPOSIT

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.

\$6,655

\$3,120

\$350

Co-ordination

Basic F Full P Sta Stat Facilities for F Facilitie Initial Tra Utility Van 1 Exte Lasagna Platte Lounge A Pers Po Care

Bou Tent Shelterir

Total Va

²Group Grief Counselling

Service Options at a Glance

	CREMATION	CREMATION	CREMATION
	Full Service Funeral (One Day of Visitation)	Full Service Funeral (Same Day)	Simply Cremation
Basic Professional Fees	\$995	\$995	\$995
on of Activites, Rites and Ceremonies	\$1,180	\$1,180	-
Documentation	\$500	\$500	\$500
Preparation of the Deceased	-	\$420	\$420
Preparation of the Deceased	\$645		-
taff Services for Visitation	\$1,500	\$785	-
aff Services for Ceremony	\$1,105	\$465	-
Preparation, Embalming and Shelter	\$535	\$405	\$405
es for Visitation and Ceremony	\$1,480	\$1,105 (3 hours total)	-
ansfer of Deceased (within 40 km)	\$370	\$370	\$370
Iministrative/Lead Vehicle	\$290	•	-
uneral Coach and Driver	\$665	-	-
Transfer to Cemetery/Crematorium	-	\$430	\$430
ccess to Grief Counselling	Complimentary ¹	Complimentary ¹	Complimentary ²
ended Family Care Program	Complimentary	Complimentary	Complimentary
er (to take home after arrangements)	Complimentary	Complimentary	Complimentary
Access & In Room Refreshments	Complimentary	Complimentary	-
sonalized Memorial Candle	Complimentary	Complimentary	-
ost Service Floral Delivery	Complimentary	Complimentary	-
Obituary on Website	Complimentary	Complimentary	-
e Package on Day of Service	Complimentary	Complimentary	-
Legacy Book and Video	Complimentary	Complimentary	-
utonnieres for Pallbearers	Complimentary	-	-
ng at Cemetery (weather permitting)	Complimentary	-	-
Total	\$9,265	\$6,655	\$3,120
Value of Complimentary Items	\$2,385	\$1,940	\$550



At Cardinal Funeral Homes, we understand that honouring the life of your loved one is a deeply personal experience. That's why we offer a range of compassionate reception services tailored to your needs.

At our Annette location we proudly offer a versatile space that can comfortably host 150 guests in a relaxed, casual setting or 80 guests in a formal arrangement with seated tables. Meanwhile, our Bathurst location is ideally suited for more intimate gatherings, with the capacity to accommodate 35 guests in a seated format or up to 50 individuals in a more casual, stand-up setting.

Service is Buffet Style and our team are on hand for your every need.

Our caterer can accommodate most dietary restrictions. Please advise us of your allergies or special requests at the time of ordering.

À LA CARTE MENU

RELISH TRAYS \$95 (25-30 PEOPLE) CHEESE TRAYS \$135 (25-30 PEOPLE)

ASSORTED SEASONAL \$95 (25-30 PEOPLE) FRUIT TRAYS SWEET TRAYS \$4.20 PER PERSON

\$24.85 PER PERSON



MENU 1

Assorted Sandwiches

Multigrain, Croissants, Focaccia, Vienna, Wraps

> Mixed Green Salad or Caesar Salad

Assorted Seasonal Fruit Tray

MENU 5

Classic Meat Lasagna

Veal Cutlets Chicken Cutlets

Vegetables

Mixed Green Salad

Bread

\$30.45 PER PERSON

MENU 2

Classic Meat Lasagna

Mixed Green Salad or Caesar Salad

Assorted Seasonal Fruit Tray

Bread

\$25.20 PER PERSON

MENU 6

Ravioli with Cheese or Tortellini with Cheese

Veal Cutlet or Scaloppini Chicken Cutlet or Scaloppini

Roasted Potatoes

Vegetables

Mixed Green Salad

Assorted Seasonal Fruit Tray

Bread

47.25 PER PERSON

MENU 3

Assorted Sandwiches

Multigrain, Croissants, Focaccia, Vienna, Wraps

> **Grilled Vegetables** With bocconcini

> Mixed Green Salad or Caesar Salad

> > Pizza

Assorted Seasonal Fruit Tray

\$35 PER PERSON

MENU 4

Assorted Sandwiches

Multigrain, Croissants, Focaccia, Vienna, Wraps

Mixed Green Salad

Pasta Salad Potato Salad

Assorted Cheese Tray

Assorted Seasonal Fruit Tray

Pizza

\$38.85 PER PERSON

All prices are per person, minimum 20 people

Use of Facilities for 1.5 hours is \$765 which includes linens, disposable plates, cutlery, napkins and one hostess (\$1,065 if family provides their own catering) Pop, water, tea and coffee included. Substitute disposable plates and cutlery with a glass place setting for an additional \$8 per person

Sympathy Flowers

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

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



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.



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.

Casket Selection

WOOD CASKETS (SUITABLE FOR BURIAL OR

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.

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

Solid copper construction

VERSAILLES SOLID

Solid mahogany construction

MAHOGANY

NORTHERN 979

Triple coat gloss finish

Toast velvet interior

WESTMINSTER SOLID MAHOGANY

NORTHERN NL01

Solid mahogany construction Sangria high gloss finish Almond velvet interior

\$5,840

TESTAMENT SOLID OAK NORTHERN 715

Solid oak construction

1 1 4 6 -

Stonecoat satin finish Rosetan crepe interior Metal bumper handles

HOMESTEAD SOLID MAPLE NORTHERN 707

Solid maple construction Cherry high gloss finish Rosetan crepe interior

\$5,425



\$7,685

\$13,300

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

\$5,980



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



ALASTER SOLID ASH NORTHERN 630

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





BRETON SOLID OAK NORTHERN 445

Solid oak and veneer construction Stonecoat satin finish Velvet interior



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



CARTER SOLID POPLAR NORTHERN 228DW

Solid poplar construction Triple coat, gloss finish Rosetan crepe interior

GLENTAY OAK VENEER NORTHERN 444 Oak veneer construction

Stonecoat satin finish Rosetan crepe interior

\$4,585

\$3,990



MORDEN SOLID

Rosetan crepe interior



NORWAY POPLAR VENEER NORTHERN 526M

Poplar veneer construction

Spray satin finish Crepe interior

\$3,415

DURHAM POPLAR VENEER

NORTHERN 504D Poplar veneer construction Satin finish White satin interior



Solid poplar construction

Stonecoat satin finish Rosetan crepe interior



NEWPORT SILVER 20 GA.

\$2,820

\$2,045

NORTHERN 204

20 ga. Steel construction Grey painted finish Silver taffeta interior



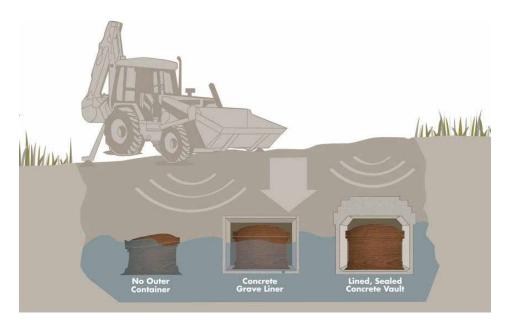


\$3.250



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.





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

ATHENIAN ROSE

\$5,095



PATRICIAN

SUPERIOR

Reinforced concrete ABS 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

SUPERIOR Reinforced concrete ABS and Steel liner Butyl sealing tape Available in Black and Silver \$4.545

PLANNING GUIDE | 2025 21

Cremation Containers and Caskets

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

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







CLOTH COVERED

Presswood construction Grey cloth covered exterior Satin interior

Rental Casket Options

CAMBRIAN RENTAL PACKAGE





NORTHERN 201 NORTHERN 201 Particle Construction Solid ash Velvet interior 6X6X8.5 in \$650 \$295

\$1,405

EDEN



FRONTENAC RENTAL CASKET

NORTHERN 23

\$1,650



NORTHERN FRONTENAC INSERT (99C) RENTAL Particle Construction NORTHERN 18 Crepe interior \$1.640 \$615

PARTICLE BOARD NORTHERN 10 PB

Particle construction Unfinished No handles, no interior

NORTHERN CARLTON RENTAL NORTHERN 33 \$1.570 \$615

CARLTON RENTAL CASKET

INSERT (99C) Particle Construction Crepe interior

\$2.255

\$2.595

\$2.185

\$1,020

Urn Selection

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

BURIAL

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

ALLEN VICTORIAVILLE US

Solid Maple 11.5X7X6.5 in.

JEWEL BOX VICTORIAVILLE US

BUR

SCATTERING

NICHE

Solid Oak 11X8X5.25 in.

CLASSIC OAK DODGE 950310 Solid Oak 6.25X7.25X9 in.



Solid Cherry 6.5X8.5 in.

OGEE CHERRY COMMEMORATE A204

\$370

\$165

J5120-00003	FEDERAL CHERRY COMMEMORATE A205C Solid Cherry	
\$480	7X7.75X12 in.	\$370
J5110-00253 \$470	NORTHERN 201 NORTHERN N201 Solid Ash 6X6X8.5 in.	\$295
K	ANDOVER MOCHA DODGE 956900 Metal Alloy	Party and the second seco

7.25X7.25 in. diameter

\$435

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.

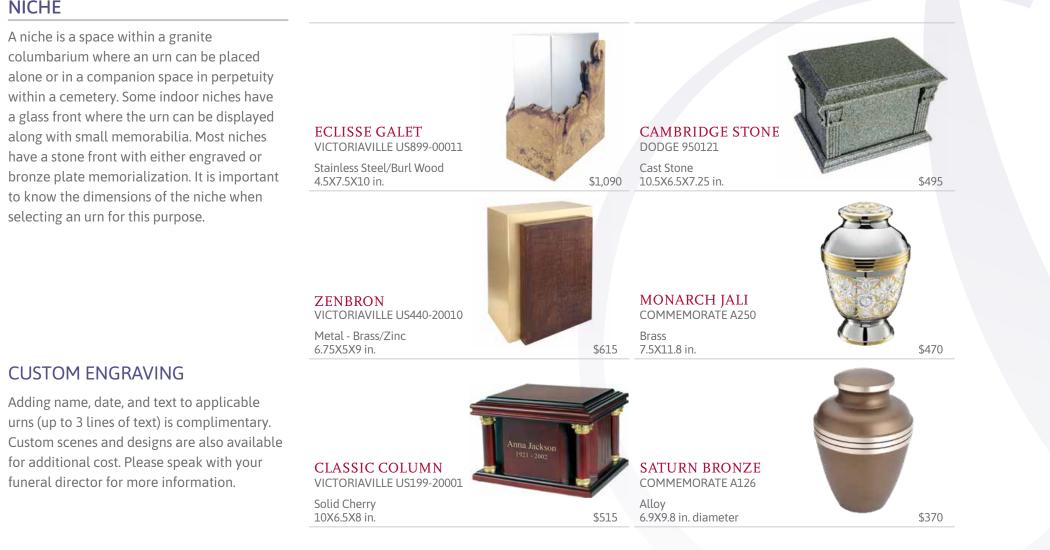
Lydian Copper Urn Vault	\$980
Athenian Urn Vault	\$885
Patrician Urn Vault	\$755
Titan Urn Vault	\$690



PLANNING GUIDE | 2025 25

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.



MOSAIC WHEAT DODGE 941905

HOME

Resin & Stained Glass 11.7X7.25 in. diameter

CLOISONNÉ BLUE DODGE 950800

Brass and Enamel 10X7.5 diameter

LOVEBIRD BRONZE COMMEMORATE A551

Brass 8.9X5.7X7.5 in.

CUSTOM ENGRAVING

Adding name, date, and text to applicable

urns (up to 3 lines of text) is complimentary.

for additional cost. Please speak with your

funeral director for more information.

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.



SCATTERING

Scattering the cremated remains of a loved one is a big decision as it cannot be reversed. Cremated remains are not lightweight like wood ash, but are weighty and granular, more like fine gravel.

This should be taken into account when scattering as they should not be left on the surface but turned under the ground. Your own private property may be used for scattering, but others' property is off limits. Common land can be used for this purpose with discretion. This is a decision that should be discussed with all concerned, and it is worth considering the option of scattering a portion and allowing for the interment of the balance of the cremated remains in a cemetery where your loved one can be memorialized.

Most urns are also available in a smaller keepsake size as a way of keeping a portion of remains if burial or scattering is chosen.

SCATTERING TUBE COMMEMORATE URNS PI-SF Cardboard 12.6x5.1 in.



\$155

Disbursements

Disbursements are items and services arranged and paid for by Cardinal Funeral Homes Ltd., acting as your agent. The prices are set by the third party and added to your contract at cost. The contractee is required to pay for these items at the time the contract is signed, along with the required deposit. The following items are some typical disbursements.

ORGANIST AND/OR SOLOIST

Fees for the services of an Organist or Soloist vary based on the requirements of the church.

POLICE ESCORTS

When available, the Toronto Police Service can provide three police vehicles and officers to escort the procession from the funeral home to the place of service and then to the place of final disposition within the city of Toronto. Additional fees for services that last longer than three hours will apply. Pricing is set by the Toronto Police Service.

CORONER'S FEE

This is a fee charged by the Office of the Chief Coroner of Ontario to allow for the cremation or shipment of a deceased person out of the province of Ontario.

CLERGY OR CELEBRANT HONORARIUM This is a fee paid to the clergy or celebrant to conduct any rites or services regarding the funeral.

NEWSPAPER OR RADIO DEATH NOTICES This is a fee charged by media outlets for posting or announcing the death notice and service information.

CREMATION FEES

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

CONSULAR/AIRLINE FEES

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

Stationery Packages



SIGNATURE PACKAGE

\$390
\$135
\$58
\$145
\$165
\$25
\$918 - \$188 \$730 +\$150



28 PLANNING GUIDE | 2025

PREMIUM PACKAGE



150 Folding Memorial Cards
Wooden Crucifix
1 Deluxe Rosary (Clear or Black)
Spiritual Guest Book
50 Acknowledgement Cards
Total Package Price Discount Provided Premium Package Price

STANDARD PACKAGE

Env
1

150 Single Sided Cards	\$210
Large Metal Crucifix	\$63
Deluxe Rosary (Clear or Black)	\$58
Spiritual Guest Book	\$100
50 Acknowledgement Cards	\$25
Total Package Price Discount Provided Standard Package Price	\$456 - \$106 <mark>\$350</mark>

- \$71 \$280

ESSENTIAL PACKAGE

Than



\$390		
\$100	PRAYER/MEMORIAL O	CARDS
\$58	Single Sided Cards	
\$100	(50-99 cards)	\$2.10/car
\$25	Single Sided Cards (100)	\$16
\$673 - \$118 \$555	Additional Single Sided Cards (after 100)	\$0.90/car
	Custom Folding Memorial Cards (50-99)	\$3.40/car
	Custom Folding Memorial Cards (x100)	\$26
\$210	Additional Custom	
\$63	Folding Memorial	
\$58	Cards (after 100)	\$2.60/car
\$100		
\$25	CRUCIFIXES	
\$456 - \$106 \$350	Roman Catholic-Slimline	\$4
	Risen Cross	\$5.
	lcon	\$5
	Orthodox-Metal	\$50
	Orthodox-Wooden	\$6
\$165	Roman Catholic-Metal	\$6
\$48	Orthodox-Slimline	\$6.
\$58	Roman Catholic-Wooden	\$10
\$55	Roman Catholic-Gold Plated	\$13
\$25		
\$351		AD.

Stationery and Other Available Items

ROSARIES Standard	\$42
Deluxe	\$58
GUEST REGISTER	R BOOKS
Standard White	\$55
Spiritual	\$100
Personalized Guest Bo	ook
with Box Set	\$145
KEEPSAKES	
Additional Legacy Boc	ok
(1-5 copies)	\$115/each
(6+ copies)	\$85/each
Additional Legacy Vide	eo (USB) \$25
Personalized Memoria	al Candle \$50
Additional Memorial C	Candle \$30
Additional Candle Inse	ert \$10
Custom Framed Portra	ait \$165
Buddhist Funeral Item	s \$200
55.	A. M. A.
Mary Minerica (a start



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 100kms from home.

Extended Family Care Program

Most people don't think about the day after a funeral. That's why we do. For most of us, there will never be a day guite 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 COUNSELLOF katherine@cardinalfuneralhomes.com

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

THAT'S WHERE OUR EXTENDED FAMILY CARE PROGRAM STEPS IN.

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

HERE IS WHAT YOU CAN EXPECT FROM EXTENDED FAMILY CARE:

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

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

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

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

Payment Terms

MINIMUM DEPOSIT REQUIRED

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

BALANCE OF FUNERAL COSTS

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

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

PREARRANGEMENT FUNDING

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

TRUST FUNDING

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

INSURANCE ANNUITY FUNDING

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



Date Printed: December 2024	4
PLANNING GUIDE 2025	33