ENGLAND FUNERAL HOME LTD.

294 Main Street South, P.O. Box 38
Mount Forest, Ontario N0G 2L0

Website: www.englandfuneralhome.com
E-Mail Address: info@englandfuneralhome.com
Telephone: (519) 323-2631
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Business owned and operated by
Jordan Family Enterprises Inc.,
Holly & Kirk Jordan

Price List
March 10, 2026

Person in charge of day-to-day operations:
Kirk Jordan, Manager, Licensed Funeral Director - Class 1

Licensed by the Bereavement Authority of Ontario
Funeral Establishment Operator – Class 1, Licence #296

TABLE OF CONTENTS

Explanation of Services……..3-4

Package Pricing – Traditional Funeral with Casket Present for Service……5

Package Pricing – Immediate Cremation with Memorial Service/Celebration of Life……..5

Package Pricing – Direct Cremation with Come-and-Go Celebration……6

Package Pricing – Casket Burial with Graveside Service……6

Package Pricing – Direct Cremation (No Visitation or Service)……7

Supplies and Other Services, Stationery……..8-9

Caskets/Cremation Containers……10-11

Urns, Keepsake Urns & Jewellery……12

Outer Burial Containers, Vaults, Grave Liners (for Caskets and Cremated Remains)……13-14

Disbursements……15

Tax, Payment Terms & Pre-payments……16

The England Funeral Home is proudly affiliated with the following organizations:

Bereavement Authority of Ontario (BAO)
Ontario Funeral Service Association (OFSA)
Guaranteed Funeral Deposits of Canada (GFD)
Georgian Bay Funeral Service Association (GBFSA)
Funeral Plans Canada (FPC)

EXPLANATION OF SERVICES:

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

Coordinating activities, rites and ceremonies
Co-ordination of all rites and ceremonies, before, during and after they have been provided, including services and supplies provided by us, as well as those provided by third party suppliers, such as flowers and death notices.

Documentation – permits, forms, etc.
Completion and filing of all documents necessary to carry out the services and supplies requested, including, but not limited to, death registration, burial permit, coroner's certificate for cremation, documentation necessary to ship the body out of the country. As part of this service, we will provide you with unlimited proof of death certificates; such certificates are usually accepted for most estate settlement purposes, but sometimes a Provincial Death Certificate will be necessary and is available from the Office of the Registrar General.

Transport remains
Transportation of the remains from one place to another, for example the hospital to our premises, or from our premises to the cemetery or crematorium using a transfer vehicle, for distances not exceeding 40 km. A charge applies for each transportation request.
Additional charge for distances over 40 km from the funeral home will be charged at $2.05 per kilometer one way per vehicle. These per kilometer fees are in addition to the basic vehicle usage fees listed below.

Basic preparation of remains (requires facilities for preparation/embalming/shelter)
The preparation of the body for placement into the casket, including bathing, dressing and the setting of facial features for identification or viewing without embalming.

Embalming of remains (in addition to basic preparation of remains)
Embalming is the process of replacing blood and bodily fluids with chemical preservatives. It is a process of sanitation, restoration and temporary preservation. Embalming is not legally required but may be recommended to preserve the body between the time of death and the visitation or disposition of the deceased. Our professional funeral directors will make a recommendation based on the condition of the body and expected service needs.
An additional fee will be charged when the remains have been autopsied, if there has been any tissue, organ or bone donation, or where restoration is required.

Staff services for visitation (requires facilities and/or equipment for visitation)
Staff to coordinate and oversee the visitation (informal gathering) at our premises or at an off-site location.

EXPLANATION OF SERVICES (CONTINUED):

Staff services for ceremony (requires facilities and/or equipment for ceremony)
Staff to coordinate and oversee the ceremony, memorial or come-and-go celebration at our premises or at an off-site location for a period of up to two hours.

Facilities for preparation/embalming/shelter
Facilities used to prepare, embalm and/or shelter the body; this charge applies whenever the body is in our facility for any purpose.

Facilities and/or equipment for visitation (requires staff services for visitation)
Designated facilities at our funeral home used for public visitation and one hour of family visitation **or** the use of our equipment for public visitation and one hour of family visitation at an off-site location.

Facilities and/or equipment for ceremony (requires staff services for ceremony and/or burial)
Designated facilities at our funeral home used for the ceremony, memorial or come-and-go celebration **or** the use of our equipment for the ceremony or memorial service at an off-site location.

Clergy/Lead Car - used to lead the funeral procession and/or transport the clergy to/from church, funeral home, cemetery.

Funeral Coach – used to transport casket to cemetery or an off-site location.

Service/Utility Vehicle – used to transport deceased from place of death to the funeral home and used for general duties.

Unless otherwise identified, all applicable taxes will be added to the prices indicated.

PACKAGE PRICING:

Traditional Funeral with Casket Present for Service

Includes one-hour of visitation prior to the service.
Service will be followed by burial or cremation.

Basic Professional Services	$1,525.00
Coordinating activities, rites, ceremonies	$800.00
Documentation – permits, forms, etc.	$400.00
Transport remains (up to 40 km.)	$250.00
Basic preparation of remains	$200.00
Embalming of remains	$400.00
Staff services for visitation	$200.00
Staff services for ceremony	$200.00
Facilities for preparation/embalming/shelter	$200.00
Facilities for visitation and/or equipment for visitation	$200.00
Facilities and/or equipment for ceremony	$200.00
Service/utility vehicle	$250.00

Package Price: $4,825.00*

***Please refer to pages 8-15 for services, merchandise and disbursement charges that may be required or selected to facilitate the arrangements (ex. casket, vault, reception and catering, stationery, cemetery fees, newspaper notices, etc.)**

Immediate Cremation with Memorial Service/Celebration of Life

Includes one-hour of visitation prior to the service

Basic Professional Services	$1,525.00
Coordinating activities, rites, ceremonies	$800.00
Documentation – permits, forms, etc.	$400.00
Transport remains (up to 40 km.)	$250.00
Basic preparation of remains	$200.00
Staff services for visitation	$100.00
Staff services for ceremony	$200.00
Facilities for preparation/embalming/shelter	$200.00
Facilities for visitation and/or equipment for visitation	$100.00
Facilities and/or equipment for ceremony	$200.00
Service/utility vehicle	$250.00

Package Price: $4,225.00*

***Please refer to pages 8-15 for services, merchandise and disbursement charges that may be required or selected to facilitate the arrangements (ex. casket/cremation container, urn, reception and catering, stationery, cremation fee, cemetery fees, newspaper notices, etc.)**

PACKAGE PRICING (CONTINUED):

Direct Cremation with Come-and-Go Celebration

Hosted at England Funeral Home, up to two hours.
Catering may be offered as part of the celebration. Catering is additional.

Basic Professional Services	$1,525.00
Coordinating activities, rites, ceremonies	$550.00
Documentation – permits, forms, etc.	$400.00
Transport remains (up to 40 km.)	$250.00
Basic preparation of remains	$200.00
Staff services for ceremony	$200.00
Facilities for preparation/embalming/shelter	$200.00
Facilities and/or equipment for ceremony	$200.00
Service/utility vehicle	$250.00

Package Price: $3,775.00*

***Please refer to pages 8-15 for services, merchandise and disbursement charges that may be required or selected to facilitate the arrangements (ex. casket/cremation container, urn, reception and catering, stationery, cremation fee, cemetery fees, newspaper notices, etc.)**



Casket Burial with Graveside Service

Basic Professional Services	$1,375.00
Coordinating activities, rites, ceremonies	$200.00
Documentation – permits, forms, etc.	$400.00
Transport remains (up to 40 km.)	$250.00
Basic preparation of remains	$200.00
Staff services for ceremony	$200.00
Facilities for preparation/embalming/shelter	$200.00
Facilities and/or equipment for ceremony	$200.00
Funeral coach	$300.00
Service/utility vehicle	$250.00

Package Price: $3,575.00*

***Please refer to pages 8-15 for services, merchandise and disbursement charges that may be required or selected to facilitate the arrangements (ex. embalming, casket, vault, reception and catering, stationery, cemetery fees, newspaper notices, etc.)**

PACKAGE PRICING (CONTINUED):

Direct Cremation

No visitation or service

Basic Professional Services	$300.00
Documentation – permits, forms, etc.	$400.00
Transport remains (up to 40 km.)	$250.00
Basic preparation of remains	$200.00
Facilities for preparation/embalming/shelter	No Charge
Service/utility vehicle	$250.00
Basic Cremation Container	$275.00
Cremation Fee	$600.00
Transfer to Crematorium	$70.00
White Cardboard Box to House Cremated Remains	No Charge
Coroner's Fee	$75.00
Municipal Death Registration	$20.00
Bereavement Authority of Ontario Consumer Protection Fee	$30.00
Package Price:	**$2,470.00***

***The following charges *may* apply to the direct cremation package:**

- Removal of pacemaker or implant: $75.00
- After hours removal (8:00 p.m. – 8:00 a.m.): $200.00
- Two-person removal: $150.00
- Private family viewing prior to cremation: $200.00 (A private family viewing will allow for a maximum of 10 family members to view, for a maximum of 30 minutes. This is not a visitation or service. Private family viewing is not permitted using the "Basic Cremation Container". An upgrade will be required – see page 11 for available options.)
- Velvet urn bag: $25.00
- Vinyl body containment pouch (if required): $60.00
- Upgrade from Basic Cremation Container (as selected by the purchaser). In certain circumstances, a more rigid/oversized container may be required.
- Obituary posted on funeral home website (including online condolences and processing of donations), funeral home Facebook Page, funeral home window, Mount Forest Post Office: $100.00
- Staff & professional services to co-ordinate and attend graveside service (includes the vehicle, necessary equipment to facilitate the interment and portable sound system): $600.00
- Disbursements: newspaper notices (at cost), cemetery fees (at cost), clergy honorarium ($250.00 and up)
- Any additional items selected by the purchaser: urn, urn vault, keepsake items/jewelry, stationery, etc.
- Additional mileage (if transfers are beyond 40 km.): $2.05 per km., payable only one-way

SUPPLIES AND OTHER SERVICES:

Additional visitation period (per hour) $100.00 per hour

Funeral coach $300.00

Clergy/lead car $150.00

Attendance at cemetery $200.00

Staff services to co-ordinate spring interment (only applies to casket interments) $200.00

Weekend/holiday surcharge – An additional charge will apply for any events (visitation, funeral/memorial/celebration of life service) held on a Saturday, Sunday or holiday. This fee will be charged on a per day basis. $300.00 per day

Delayed service retainer - When an event is delayed by more than 14 days from the date of death, a retainer will be necessary. This will also apply in any situation where the arrangements have not been finalized within seven days from the date of death. This will allow for the extended availability of our resources to not only the family, but also the general public. $300.00

Additional mileage – A mileage charge will apply for transfers over 40 km at a rate of $2.05 per km (payable only one way) for all vehicles.

Pallbearers – Only required if families do not have a sufficient number of pallbearers to carry the casket. $75.00 per pallbearer

Use of on-site reception facility (must be tied to one of the following packages: "Traditional Funeral with Casket Present for Service", "Immediate Cremation with Memorial Service/Celebration of Life" or "Casket Burial with Graveside Service") – Use of facilities for a reception following the ceremony, which includes the set up of the facilities, staff to oversee, use of the facilities and amenities for up to two hours, and the clean up. Catering is additional. **Reception facility can accommodate up to 50 people.** *Additional charge for receptions lasting over two hours will be charged at $100.00 per hour.* **If alcohol is to be served, a $250.00 charge will be added to the reception facility fee. This fee includes our staff applying for the Special Occasion Permit, pick-up of alcohol (and return, if necessary), Host Liquor Liability Insurance and a Smart Server. Cost of alcohol is additional and will be added as a disbursement.** $275.00

On-site Catering

Menu A - Includes a variety of popular sandwiches on white and whole wheat bread, vegetables, squares, cookies, fruit tray, coffee, tea and juice. $14.50 per person

Menu B – Elegant charcuterie boards that include a variety of cured meats, cheeses, olives, pickles, fruit and crackers. Coffee, tea and juice also included. $21.00 per person

Velvet Urn Bag – Velvet urn bag used to house the cremated remains. $25.00

SUPPLIES AND OTHER SERVICES (CONTINUED):

Staff services for reception (off-site) - Staff to oversee and assist with an off-site reception for a period of up to two hours. $150.00
Additional charge for receptions lasting over two hours will be charged at $100.00 per hour.

Refrigeration – Use of our refrigeration system when an unembalmed individual is in our care for longer than two days. This charge may also apply if deemed necessary by your funeral director. Your funeral director will discuss this with you. $50.00 per day

Embalming $400.00
An *additional* fee of $150.00 will be charged when the remains have been autopsied, if there has been any tissue, organ or bone donation, or where restoration is required.

Refundable Deposit for Cremated Remains - When human remains are to be cremated, payment of a refundable deposit may be required. If the cremated remains are not claimed within one year of the cremation, the deposit may be used to inter the cremated remains in common ground in a cemetery of the funeral home's choosing. If the cremated remains are claimed before they are interred, the deposit will be refunded. $350.00

Peacehold Estate Documentation – Peacehold is an estate documentation service providing accurate and timely processing of necessary forms and documents, maximizing government and corporate benefits after the passing of a loved one. Learn more at www.peacehold.com $650.00

Monument/Niche Inscription – Staff to co-ordinate the inscription of the date of death on monument/niche. Price includes up to four characters. Additional characters are $12.00 each. $350.00

Request for Proof of Death Certificate *after* 10 years from the date of death $40.00

FUNERAL STATIONERY:

- **Full tribute package** includes personalized register book, up to 100 colour memorial records (colour on one side only), up to 50 personalized thank you cards, one memorial video tribute (up to 75 photos) $395.00
- **A la carte**
  - Personalized register book $90.00
  - 100 (or any part thereof) colour memorial records (colour on one side only) $125.00
  - 50 personalized thank you cards (or any part thereof) $80.00
  - Memorial video tribute (includes up to 75 photos) $125.00
    - Processing of additional photos (after the first 75) - $1.00 per photo
  - Production of bulletin $50.00
    - Bulletin printing $1.00 per copy
  - Laminated bookmarks (minimum order of 16) $5.00 each

Two-sided colour printing of memorial records, thank you cards or bulletin - $25.00 flat fee (per instance)
Additional Memorial Records (after the first 100) - $0.50 per card
Additional Thank You Cards (after the first 50) - $0.60 per card
Additional copy of Memorial Video Tribute - $20.00 per copy

CASKETS/CREMATION CONTAINERS:

All caskets/cremation containers listed are standard "Adult" sizes. Youth and Plus Size are available and further information and pricing is available upon consumer request.

Suitable for Burial or Cremation

Name (Model No.) & Manufacturer	Description	Price
The Bordeaux (WR205-20818) by Victoriaville	Finest solid cherrywood, rich garnet colour treatment, prestige hand-rubbed high gloss finish, beige velvet interior	$5,995.00
The Wabash (WC205-00029-CC) by Victoriaville	Finest solid cherrywood, embassy colour treatment, hand-rubbed high gloss finish, beige velvet interior	$4,295.00
The Woodstock (WC210-00036-CC) by Victoriaville	Solid red oak, topaz colour treatment, lustrous satin finish, beige velvet interior	$3,995.00
The Fairholme (WR212-30195) by Victoriaville	Solid red oak, shaded saffron colour treatment, hand-rubbed high gloss finish, pink crepe interior	$3,695.00
The Dominion (WR220-00379-CC) by Victoriaville	Solid maple, rich titian colour treatment, hand-rubbed high gloss finish, tan crepe interior	$3,495.00
The Brighton (WR252-00319-CC) by Victoriaville	Solid poplar and veneer components, bronze colour treatment, satin finish, tan crepe interior	$3,395.00
The Montclair (WR232-00426-CC) by Victoriaville	Solid appalachian ash and veneer components, shaded fawn colour treatment, gloss finish, beige crepe interior	$3,295.00
The Newington (WC252-00008-CC) by Victoriaville	Solid poplar and veneer components, fairmont colour treatment, hand-rubbed high gloss finish, tan crepe interior	$2,995.00
The Digby (WR232-00429-CC) by Victoriaville	Solid ash and veneer components, saffron colour treatment, gloss finish, crepe interior	$2,895.00
The Borealis (WR232-00359) by Victoriaville	Solid ash and veneer components, topaz colour treatment, satin finish, beige crepe interior	$2,595.00
The Alfred (WR252-00085-CC) by Victoriaville	Solid poplar and veneer components, titian colour treatment, satin finish, beige crepe interior	$2,395.00

(Caskets are continued on next page)

CASKETS/CREMATION CONTAINERS (CONTINUED):

The Fergus (WR252-00084-CC) by Victoriaville	Solid poplar with veneer components, rustic brown colour treatment, satin finish, beige crepe interior	$2,095.00
The Winston (DR220-00044) by Victoriaville	Medium density fibreboard (MDF) 5/8" material, blue fabric exterior, white silk interior	$1,675.00

Rental Casket – Suitable for cremation

The following casket is available for rent. Rental caskets consist of the outer shell, which has been used before and may be used again, and the container insert, which is replaced for each use.

Name (Model No.) & Manufacturer	Description	Price
The Bennington (WL210-00014) by Victoriaville	Solid Red Oak, Shaded Persian Fawn Colour Treatment, Lustrous Satin Finish, Adult Standard *The rental casket includes an adult standard cremation container for final disposition, constructed of wood product, tan crepe interior.	$1,950.00
	30-minute rental for private family viewing, includes cremation container	$1,150.00

Metal Caskets – Suitable for Burial Only

Metal caskets available. Please see your Funeral Director for options and pricing.

Environmentally Friendly "Green" Caskets – Suitable for Burial or Cremation

Environmentally Friendly "Green" caskets available. Please see your Funeral Director for options and pricing.

Cremation Containers – Suitable for Direct Cremation

Name (Model No.) & Manufacturer	Description	Price
The Woodmont (CR250-00002) by Victoriaville	Solid poplar container, natural satin finish, white crepe interior	$1,050.00
The Glencove (CR879-00033) by Victoriaville	Select wood, natural maple woodgrain finish, basic interior	$550.00
Basic Cremation Container (SWC Combo Tray 24) by Southwest Crematoriums Ltd.	MDF base, cardboard top, no interior	$275.00

URNS:
We are pleased to offer a wide selection of products in a range of prices and materials to suit your preferences. If the urn is to be placed in a columbarium niche at a cemetery, you must make sure the urn you select will fit. Many of our urns can be personalized with names, dates, photos and custom images. Please speak with one of our funeral directors for assistance. Below is a *sampling* of available urns:

Interlude (390) by Eckels: $1,295.00

Royal Cherry Companion Urn (3525) by Eckels: $785.00 (this urn will hold the cremated remains of two people)

London Clock (800122) by Eckels: $650.00

Monterey Oak (3539) by Eckels: $625.00

Elysse Blue Cloisonné (160L) by Eckels: $565.00

Autum Leaves Memory Chest (CMB800) by Eckels: $455.00

Harvest Wheat (6351L) by Eckels: $425.00

Eco-Friendly/Biodegradable Aqua Blue Journey (4110AB) by Eckels: $395.00

Eva White (EVAW) by Eckels: $335.00

Moss Green Aluminum (4110) by Eckels: $295.00

Eco-Friendly/Biodegradable Ocean Sunset Scattering Tube (6480) by Eckels: $155.00

KEEPSAKE URNS & JEWELLERY:
We offer a wide variety of keepsake urns and jewellery, with custom options including fingerprint engraving, as well as names and dates. Please speak with your Funeral Director for options and pricing.

Our staff will *not* fill any urns, keepsake items or jewellery that are purchased offsite.

OUTER BURIAL CONTAINERS, VAULTS, GRAVE LINERS (FOR CASKETS):

All burial containers, vaults and grave liners listed are standard "Adult" sizes. Youth and Plus Size are available and further information and pricing is available upon consumer request.

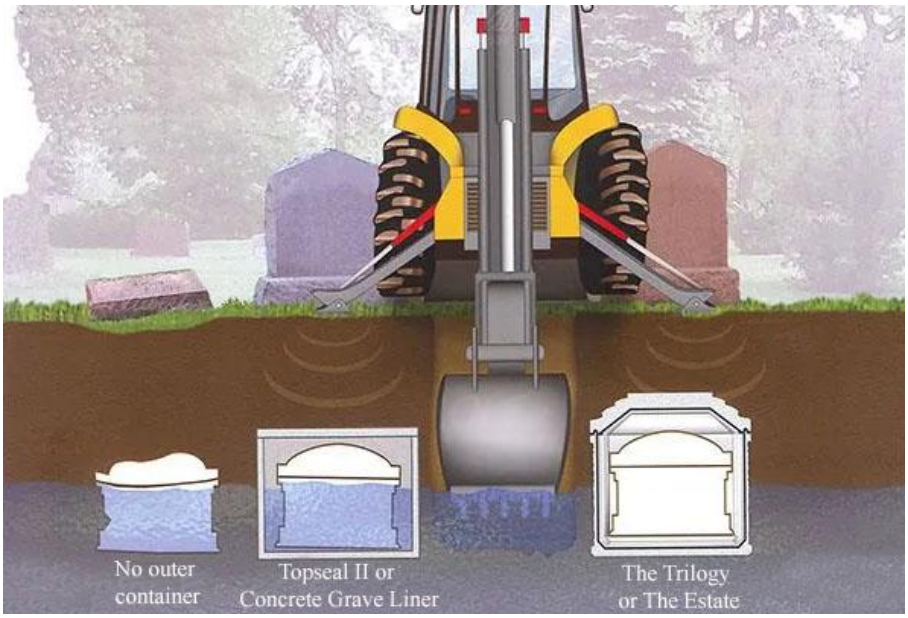
Name (Model No.) & Manufacturer	Description	Price
The Trilogy (Trilogy) by Haberers Inc.	Fully lined with white simulated marble polystyrene liner with a flat-top white simulated marble exterior, exterior finished in black and silver, or white and pink, includes full colour personalized printed top.	$2,625.00*
The Estate (Estate) by Haberers Inc.	Concrete with moisture protective polystyrene inner lining, additional steel reinforcement, tiered lid structure, two-piece sealing unit creating the best seal and moisture protection, personalized plaque with name and years of birth and death, painted gold.	$1,995.00*
Topseal II (Topseal II) by Haberers Inc.	Concrete, two-piece sealing unit, full colour nameplate, lid painted gold.	$1,625.00*
Concrete Grave Liner (Liner) by Haberers Inc.	Concrete, two-piece non sealing unit. Meets basic cemetery requirements for an outer container.	$1,495.00*
Grass and Device supplied by Haberers Inc.	To be charged when no outer burial container, vault or grave liner is used. Necessary in order to facilitate the burial.	$595.00*

***Haberers Inc. charges a premium for interments that occur on a weekend or holiday. The following surcharges will apply:**

Saturday interments: $200.00 service fee will be added as a disbursement

Sunday/statutory holiday interments: $600.00 service fee will be added as a disbursement

What is the difference between vaults?



URN VAULTS (FOR CREMATED REMAINS):

Name (Model No.) & Manufacturer	Description	Price
Aegean Urn Vault (Aegean) by Haberers Inc.	Concrete cremation vault completely encased with a decorative polystyrene liner, sealed with butyl rubber, full colour personalization on lid. Interior Dimensions: 11” x 11” x 14” Exterior Dimensions: 15.25” x 15.25” x 18.5”	$750.00
Millennium Urn Vault (Millennium) by Haberers Inc.	Basic polystyrene cremation vault, lid seals to base with permanent plastic adhesive, personalized with black vinyl image including name and dates. Interior Dimensions: 10” x 13” x 10.25” Exterior Dimensions: 14.5” x 17.5” x 13.5”	$445.00

Why should you consider an urn vault?



DISBURSEMENTS:

Disbursement expenses are not associated with the England Funeral Home. These are expenses that we typically pay on your behalf, as a courtesy. The following are some common items that are included as disbursements. All fees listed below are subject to change without notification (fees will change periodically from suppliers).

Coroner's Fee	This is a fee charged by the coroner for issuing a certificate that allows cremation to take place. The fee is set by the Chief Coroner for Ontario.	$75.00
Clergy Honorarium	This is an amount paid to the clergy for their services. In some cases the amount is set by the clergy, in others it is an amount to be determined by you.	$250.00 and up
Newspaper or Radio Notices	These are charges for death notices placed in newspapers, radio or other media outlets.	At Cost
Cremation Fee – Southwest Crematoriums Ltd.	Fee charged by the crematorium for the cremation to take place.	$600.00
Transfer to Crematorium – Southwest Crematoriums Ltd.	Fee charged by the crematorium to transfer the deceased from the funeral home to crematorium and return cremated remains.	$70.00
Municipal Death Registration Fee	This is a fee charged by the municipality to register the death.	$20.00
Bereavement Authority of Ontario Consumer Protection Fee	The fee is charged by the Bereavement Authority of Ontario (BAO) in order to provide its services of information on your options in bereavement services, and to regulate the profession making sure the law is consistently followed.	$30.00
Organist	Fee for a musician to play music at the funeral home or church.	$175.00
Bagpiper	Fee for a bagpiper to play music at the funeral home, church or cemetery.	$250.00-$300.00
Off-site Catering (ex. Church Group)	Pricing is per person. You are responsible to pay for the number that is arranged with the caterer.	At cost
Streaming/Recording of Service	Service live streaming/recording. Every effort will be made to live stream a service, however, if internet connection does not allow, a recording will be made available as soon as possible. *$300.00 for services at funeral home* *$350.00 for services off-site*	$300.00-$350.00

Tax
Harmonized Sales Tax (HST) at a rate of 13% is applicable to the Funeral Home fees, the merchandise and most cash disbursements and it will be added to the account for all applicable items.

Payment Terms
Payment in full is due within 30 days from the date the contract is signed (the "Due Date"). Amounts outstanding after that date will bear interest at the rate of 2% per month (26.82% per annum calculated monthly and compounded annually, from the Due Date until paid in full).
Payment may be made via cheque, bank draft, e-transfer (info@englandfuneralhome.com), cash, debit or credit (most major credit cards accepted). **If the purchaser chooses to pay via credit card, a 2.4% credit card service fee will be applied to the amount paid.** There will be a charge of $25.00 for any non-sufficient funds (NSF) cheques returned by the bank.

Financial assistance for funeral, burial or cremation services is available through various governmental agencies, to those who qualify.

Pre-payment in advance of need:

For services that are being arranged pre-need, we offer two funding options when prepaying services or supplies:

Trust: You pay for the services and supplies at today's price and we will place your money in a trust account, where it will accrue interest until the prepaid contract is fulfilled (when the services and supplies are delivered). Pre-payment can be made via pre-authorized withdrawal from your bank account. Funds are held in the purchaser's name.

Insurance: You may purchase an insurance or annuity policy through us, where the proceeds of the insurance/annuity policy will be used to pay for the services or supplies at the time they are delivered. For single payments, payment may be made by pre-authorized withdrawal from your bank account. Time payment plans may be made via pre-authorized chequing. The policy is held in your name and assigned to the funeral home. Terms, conditions and cancellation policies are set by the Insurance Company.

Guarantee: When paid in full in accordance with the payment terms set out in the prepaid contract, the prepaid contract is guaranteed (excluding disbursements). The total payment(s) made plus interest/growth earned will be applied to the future price of the services and supplies. If the total payment(s) plus interest/growth earned are insufficient to cover the total future price of the prepaid services and supplies, we will absorb the difference as a loss. Any funds in excess of the total future price of the prepaid services and supplies will be returned or applied toward additional services, supplies and disbursements purchased at the time of need, as applicable. Conditions apply. Any changes to the prepaid contract *may* result in the prepaid contract being null and void and a new contract being executed with current pricing at the time changes are made. Invested funds plus accrued interest would be applied to the balance.

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