

Explanation of Itemized Selections:

Effective Date 01/01/2017

(Updated 05/01/2017)



Professional and Staff Services

1. **Basic Consultation:** Professional consultation with licensed personnel, including, but not limited to, expert advice on options to meet your needs. A Basic Consultation fee is payable whenever we provide services to you. ...\$ 520.00
2. **Co-ordinating Rites and Ceremonies:** Co-ordinating 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. Professional consultation with licensed personnel, including, but not limited to expert advice on options to meet your needs. ...\$ 300.00
3. **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 country. As part of this service, we will provide you with 15 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. ...\$ 300.00
4. **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 60 km, a charge applies for each transportation request. ...\$ 250.00
5. **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. ...\$ 175.00
6. **Embalming 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. ...\$ 350.00
7. **Staff Services for Visitation:** Staff to coordinate and oversee the visitation (informal gathering) at our premises (chapel, visitation suites, family/reception centre) or offsite (church, elsewhere) per visitation period (1-2 hours). ...\$ 240.00
8. **Staff Services for Ceremony:** Staff to coordinate and oversee the ceremony or memorial at our premises (chapel, visitation suites, family/reception centre) or offsite (church, elsewhere) per ceremony. ...\$ 300.00
9. **Staff Services for Reception:** Staff to coordinate and oversee receptions held in our family centre/reception facilities and is charged per event. ...\$ 125.00

Facility Charges

10. **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 ...\$ 180.00

- 11. Facilities for visitation: (requires Staff services for visitation #7)** Designated facilities used for visitation (e.g 2-4 and 7-9, 7-9 and 1 hour prior to ceremony or portions thereof). Also use of our general and common areas such as lounge facilities, washrooms, off-street parking, heating, lighting and maintenance. ...\$ 600.00

Please See Item # 19 - Visitation(s) Offsite - that takes place at a location such as church, community centre or elsewhere, all necessary equipment, additional vehicle(s), and additional staff service charges will be applied to offset time for initial setup, clean up, travel time and additional vehicle(s) usage.

1-2 hours... \$300.00 3-4 hours ...\$600.00

- 12. Facilities for ceremony: (requires Staff services for ceremony #8)** Designated facilities for at our Funeral Home used for the ceremony, memorial, celebration or tribute calculated per event. Also use of our general and common areas such as lounge facilities, washrooms, off-street parking, heating, lighting and maintenance. ...\$ 700.00

Please See Item #20 - Ceremony(s) Offsite - that takes place at a location such as church, community centre or elsewhere, all necessary equipment, additional vehicle(s), additional staff service charges will be applied to offset time for initial setup, clean up, travel time and additional vehicle(s) usage. ...\$700.00

- 13. Facilities for Reception: (requires staff services for reception #9)** Use of facilities for a reception following the ceremony, memorial service, celebration or tribute which includes the set-up of the facilities, the use of facilities and amenities. ...\$ 300.00

Equipment and Vehicles

- 14. Equipment:** All equipment that may be necessary and used for Visitations, Services at the Funeral Home or Offsite. **May include but not limited to:** Casket truck, register stand, lectern, flower stands, memorial picture boards, preparation equipment, Funeral Ark/Sanctum for display of Urn/Cremated Remains, Audio/Visual aides etc... ..\$ 200.00
- 15. Funeral Coach:** Transportation from the funeral home to cemetery, crematorium, church or other place of service within a 60 km radius. **(There are no additional charges if needed at time of Spring Interment)** ...\$ 300.00
- 16. Utility Car/General Service Vehicle**
The use of this vehicle may include delivery of notices, death registrations, obtaining certificates, delivery cemetery equipment, flower delivery, delivery of equipment used for services off premises, transferring cremated remains back to funeral home from the crematorium etc.... ..\$ 150.00
- 17. Clergy/ Lead Vehicle/ Spring Interment (This is not considered a family or courtesy vehicle.)**
Vehicle used to lead funeral procession and/or transport clergy person/ leader from place of service to place of final disposition. This vehicle also utilized for all interments (Burial, Cremation or Scattering). ...\$ 100.00

Other Services and/or Supplies

- 18. Tribute Supplies** - Includes Choice of Register Book, 50 Specialized (Thank-you Cards) Acknowledgment Cards, In Memoriam Cards, Notice Cards, Bereavement Brochures etc., 2 Memorial DVD's.
(Please Note -colored picture notice cards are subject to an additional \$150.00 per one hundred copies)...\$ 230.00
- 19. Visitation Offsite - at a location such as a church, community centre or elsewhere,** all necessary equipment, additional vehicle(s), and additional staff service charges will be applied to offset time for initial setup, clean up, travel time and additional vehicle usage. 1-2 hours... \$300.00 3-4 hours ...\$600.00

20. **Ceremony Offsite - at a location such as a church, community centre or elsewhere**, all necessary equipment, additional vehicle(s), and additional staff service charges will be applied to offset time for initial setup, clean up, travel time and additional vehicle usage. **...\$ 700.00**
21. **Basic Estate Services:** Basic estate services includes but is not limited to all benefits from Income Security Programs, Insurance Applications etc., Estate Settlement Documents and the notarizing of all accompanying documents. Information pertaining to the arrangements are maintained on file for future reference. **... \$ 200.00**
22. **Transfer to Crematorium - Riverside Crematorium, Lindsay or Highland Park Crematorium, Peterborough.** **...\$ 275.00**
23. **Transport remains - additional - Any removal and/or transfer outside the county radius is calculated on a \$ 1.80 per kilometer basis (one way only).**
24. **Removal of pacemaker or other implants - The removal of a pacemaker or implant will be carried out by a licensed professional.** **...\$ 75.00**
25. **Refundable Deposit for Cremated Remains - storage of cremated remains** **...\$ 350.00**
26. **Additional Preparation - In some circumstances, additional restorative efforts beyond those captured in the standard embalming procedure are necessary to enhance the appearance of the deceased. In such cases, the funeral director will discuss the available options and their cost. Professional restorative procedures will be charged per hour at a rate to be determined at that time.**
27. **Expedited Cremation – In the event of a cremation being required within two business days we will provide that expedited service.** **...\$ 125.00**
28. **Additional Staff Services for Visitation:** Staff to coordinate and oversee the visitation (informal gathering) for a period which exceeds the basic period selected (1-2 hour period) **...\$ 240.00**
29. **Co-ordinating and Assisting with an Interment (Cremated Remains) -(Saturdays \$ 250.00)** **...\$ 200.00**
30. **Colored Picture Notice Cards or Order of Services etc... - (per 100 hundred copies).** **...\$ 150.00**
31. **Catering** can be arranged by the Funeral Home and held in our family centre. The cost for the catering will be based on the expected number of guests and/or menu selected **(see catering menu provided by the Funeral Home)** or a luncheon can be arranged by your local church or legion by providing an adequate donation directly to them.
32. **Facilities for Private Family Viewing & Additional Visitations(1-2 hour basis or portions thereof)** **...\$ 300.00**
33. **Spring Interments (burials):** There are no additional costs for Spring Interments that are held on a week day. **Spring Interments that are requested to be held on a Saturday are subject to an additional cost of \$300.00 and will be invoiced at time of the spring interment.** There also could be additional cemetery surcharges.
34. **Body Shroud/ Pouch:** Use of Body Shroud/Pouch to contain the deceased when being placed in a cremation container or casket when embalming is not selected and/or not authorized **...\$ 50.00**
35. **Grave Set-up:** All necessary planking, artificial grass, and mechanized lowering device. **...\$ 275.00**
36. **Additional staff service charge** for removal from a residence, institution or other settings **...\$ 75.00**

Commonly Selected Service Packages 05/January/2017

"A" - Funeral Service (Chapel, Visitation Suite, Church or Elsewhere) with One Day of Visitation

1& 2) Basic Consultation and Co-ordinating Rites and Ceremonies	\$ 820.00
3) Documentation	300.00
4) Transport Remains	250.00
5) Basic Preparation of Remains	175.00
6) Embalming of Remains	350.00
7) Staff Services Visitation (onsite or offsite)	480.00
8) Staff Services for Ceremony (onsite or offsite)	300.00
10) Facilities for preparation/embalming/shelter	180.00
11) or 19) Facilities for Visitation (requires staff services for visitation)	600.00
12) or 20) Facilities for Ceremony (requires staff services for ceremony)	700.00
14) Equipment	200.00
15) Funeral Coach	300.00
16) Utility Car /General Service Vehicle	150.00
17) Clergy/Lead Vehicle/Spring Interment	100.00
18) Tribute Supplies	<u>230.00</u>

Itemized Total \$ 5135.00

Package Price "A" (you pay) \$ 5135.00

"B" - Funeral Service (Chapel, Visitation Suite, Church or Elsewhere) with Visitation on the Same Day

1& 2) Basic Consultation and Co-ordinating Rites and Ceremonies	\$ 820.00
3) Documentation	300.00
4) Transport Remains	250.00
5) Basic Preparation of Remains	175.00
6) Embalming of Remains	350.00
7) Staff Services Visitation (onsite or offsite)	240.00
8) Staff Services for Ceremony (onsite or offsite)	300.00
10) Facilities for preparation/embalming/shelter	180.00
11) or 19) Facilities for Visitation (requires staff services for visitation)	300.00
12) or 20) Facilities for Ceremony (requires staff services for ceremony)	700.00
14) Equipment	200.00
15) Funeral Coach	300.00
16) Utility Car /General Service Vehicle	150.00
17) Clergy/Lead Vehicle/Spring Interment	100.00
18) Tribute Supplies	<u>230.00</u>

Itemized Total \$ 4595.00

Package "B" Total (you pay) \$ 4595.00

"E" - Immediate Disposition (Burial of Casket)- (Graveside Interment Service)

1) Basic Consultation	\$ 520.00
2) Co-ordinating Rites and Ceremonies	300.00
3) Documentation	300.00
4) Transport Remains (from place of death within a 60 km radius)	250.00
6) Basic Preparation of Remains	175.00
10) Facilities for preparation/embalming/shelter	180.00
15) Funeral Coach (used for transfer to Cemetery)	300.00
16) Utility Car /General Service Vehicle	150.00
35) Grave Set-up	<u>275.00</u>

Itemized Total **\$ 2450.00**

Package "E" Total (you pay) \$ 2450.00

"F" - Immediate Disposition (Cremation) - (no visitation or service) (Minimum Charge)
(Please Note # Cost of Cremation is Additional - see Item #1 below)

1) Basic Consultation	\$ 520.00	\$ 520.00
3) Documentation	300.00	300.00
4) Transport Remains (from place of death within a 60 km radius)	250.00	(not locally) 275.00
10) Facilities for preparation/embalming/shelter	180.00	(see item 2 below)
16) Utility Car /General Service Vehicle	150.00	150.00
22) Transfer to Crematorium Located in Lindsay or Peterborough	275.00	275.00

Itemized Total **\$ 1675.00** **\$1520.00**

Package "F" Total (you pay) \$ 1675.00 **\$ 1520.00**

Northern #10 Particle Board Cremation (Container) Casket	\$ 295.00	\$ 295.00
H.S.T. on Services and Supplies (13%) (July 1, 2010)	256.10	235.95
Coroners Cremation Certificate	75.00	75.00
Death Registration Fee (Municipal Charge)	20.00	20.00
Total of Supplies, Taxes and Applicable Cash Disbursements	\$ 646.10	\$ 625.95

Total Cost of Package "F" \$ 2321.10 **\$ 2145.95**

(Total of Services, Supplies, Taxes and Applicable Cash Disbursements)

- The cost of Cremation at **Riverside Crematorium, Lindsay is \$587.60** or at **Highland Park Crematorium, Peterborough \$570.65** including HST. The Gordon A. Monk Funeral Home Ltd., will be acting as an agent for the receiving crematorium, provide all pertinent documentation, permits, certificates on behalf of the receiving crematorium and the cost of cremation will be paid directly to the receiving crematorium by cash, cheque or credit card from the purchaser.
- The Funeral Home will deduct **#10) Facilities for preparation/embalming/shelter charge of \$180.00 plus the HST** if we can process the necessary documentation, obtain a coroners approval and transfer to either crematorium directly from the Ross Memorial Hospital, Lindsay or the Peterborough Regional Health Centre. **This also includes #36) Additional Staff Service Charge of \$75.00 (per Staff Person) to expedite this type of transfer**
- Commonly Selected Service Packages "A", "B", "C", "D" & "E" do not include any selected merchandise, applicable taxes, cash disbursements, out of county transfers, honorariums and those costs are additional.
- Notice Cards are not included in Packages "E" and "F" but can be purchased for an additional cost of \$ 150.00. This also includes delivery within the county.

Casket Selections Included in the package is a list of caskets which reflects those generally available in our casket selection room. Should you see a casket of different make or design, please do not hesitate to speak to one of our funeral directors. We will be pleased to address your needs. We are committed to providing, at an equivalent value, the same casket (if available), or a casket of comparable or superior quality.

Concrete Burial Vault Selections A burial vault provides a secure environment for the casket and the physical remains contained within the casket. Placement of a burial vault within a gravesite substantially reduces and virtually eliminates settling and assists in providing protection from gravesite elements.

Cremation Urn Selections The design, quality and material of an urn represents a visible remembrance of the life lived. In many instances it provides personalized memorialization as well as addressing such concerns as durability and dimension.

Cash Advances/Disbursements Our Funeral Home will act as an agent on behalf of the families we serve with regards to cash disbursements. Below are examples of those disbursements. Please note these costs could change without notice. **Also any honourariums that are not paid directly by the family to recipient but are provided through the Funeral Home are HST applicable and will appear that way on the Funeral Service Contract.**

Listed below are some examples of Cash Disbursements at 2017 costs:

Coroner's Cremation Certificate	\$ 75.00 HST exempt
Local Newspapers i.e. Minden Times	charge per word including HST
Haliburton Echo	charge per word including HST
Toronto Star, etc.	charged per line including HST
Clergy Honorariums and Offerings	\$ 200.00 suggested minimum and up
Organist Honorariums	\$ 100.00 suggested minimum and up
Death Registration Fee	\$ 20.00 HST exempt (Twp. Of Minden Hills)
HST on Services, Supplies & Applicable Cash Disbursements	13% (as of July 1, 2010)

Please note: As of July 1, 2012 the Gordon A. Monk Funeral Home will acting as an agent for the receiving cemeteries and/or crematoriums with regards to the required documentation, certificates and permits. The family will provide the Funeral Home payment for all cemetery and/or cremation costs at the time of arrangements and the Funeral Home will forward them onto that receiving cemeteries and or crematoriums before any interment takes place.

Grave Opening and Closing Charges:	<i>Varies among cemeteries</i>
Cremation Charges including HST 13%:	\$ 587.60 (Riverside Crematorium, Lindsay)
	\$ 570.65 (Highland Park Crematorium, Peterborough)

Cemeteries and Monuments

Cemeteries in Haliburton County currently do not require the use of any outer container, ie. a pine shell, concrete liner and/or a concrete vault. Certain cemeteries will require you to pay a surcharge to them for Saturday Interments. Cemeteries located within the City of Kawartha Lakes, such as Kinmount Cemetery, Pine Grove Cemetery, Norland, require the use of an outer container in certain sections, and also have a fee for the use of their winter storage facility, in the case of spring interments.

When purchasing a cemetery plot(s) (burial, cremation plots, niches etc...) do not hesitate to ask the cemetery manager(s) or municipalities/townships about the purchase price, perpetual care charges (to be paid at the time of purchase), grave opening and closing charges (which are generally paid at time of need) and regulations and/ or restrictions on monument types, sizes etc. All of these cemeteries have varying charges.

Kirsten Monk is a representative for Lons Memorials for Haliburton County and Victoria County. This includes the selling of Monuments, Markers, Cemetery Lettering, Restoration and Cleaning. Please come and visit our onsite display at the Gordon A. Monk Funeral Home, 127 Bobcaygeon Rd., Minden or on-line: www.gordonmonkfuneralhome.com.

Payment, Financing and Funding

Payment Terms: Unless otherwise specified, payment is due upon signing of the contract. Payment may be made by cash, cheque, debit, and most major credit cards. Payment plans are also available to meet most budgets. Financing charges apply to payment plans. Beyond the allotted time, interest will be charged at a rate of 2.5 % which is equivalent to 30% per annum.

If you are prepaying for services or supplies, pre-authorized chequing is also available.

Financing: Our payment plans give you the option of making payments over time. We offer a competitive financing program, administration fees and interest rates.

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

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

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

Proudly Affiliated with the Following Providers

The Gordon A. Monk Funeral Home Ltd. and Pre-planning Centre is proud to be affiliated with the following service providers:

Highland Park Crematorium-2510 Bensfort Rd., Peterborough, ON K9J 1C5
 Lons Memorials -100 Everett St., Belleville, ON. K8P 3K6
 TD Canada Trust -79 Wellington St., W 8th Floor, Toronto, ON. M5K 1A2
 Funeral Plans Canada – 550 Parkside Drive Unit B7, Waterloo, ON. N2L 5V4
 Front Runner Professionals - 4 Cataraqui St., Suite 314 Kingston, ON. K7K 1Z7
 Lindsay Cemetery Corporation (Riverside Crematorium) 347 Lindsay St. S., Lindsay, ON K9V 4R4

Privacy Policy : Concerning the Gordon A. Monk Funeral Home Ltd., & Pre-planning Centre Effective January, 2004

This policy covers our treatment of the personal information we collect from you. The personal information which we collect is needed to identify the purchasers and beneficiaries of prepaid and at need arrangements. To provide our services and comply with legislative and regulatory requirements.

*We do **not** sell, barter, trade or give away the personal information you have provided to us. We will only share your information with third parties if we are required to by law or you have either expressly authorized us to, or, if it is required for the provision to you of a service or product supplied by another business or organization as part of our services to you.*

We take all reasonable precautions to ensure that your personal information is kept safe from loss, unauthorized access, modification or disclosure.

You may ask for access to any personal information we hold about you and you may ask that the information be corrected or updated. However, we reserve the right to confirm the identity of the person seeking access to personal information before complying with any access request. If we are unable to provide you with access to all of the personal information we have about you, then the reasons for the denial of access will be provided to you.

If you wish to ask a question about our collection and use of personal information; access your personal information, withdraw a consent previously provided, or make a complaint, please write to us at: **Gordon A. Monk Funeral Home Ltd., and Pre-planning Centre P.O. Box 427, Minden, Ontario K0M 2K0. Attention: Kirsten L. Monk (Privacy Officer).**

If you are not satisfied with our response, the Privacy Commissioner of Canada may be reached at 112 Kent St., Ottawa, Ontario K1A 1H3.

SUGGESTIONS FOR FAMILY, NEXT OF KIN, EXECUTOR OR POWER OF ATTORNEYS

The following is a quick reference checklist (if applicable) of gentle reminders:

Advise Life/Health/Car Insurance	Cancel Health Card & Driver's Licence	Cancel Old Age Security	Cancel Canada Pension Plan
Advise Workplace Safety & Insurance Board	Advise Veterans Affairs	Advise all Banks/ Open Estate Account	Advise Revenue Canada - GST/HST
Update Will	Advise Child Tax Benefit	Destroy/Return Indian Status Card	Retain Social Insurance Number Card
Return Citizenship Documents	Return Handicapped Parking Permit	Cancel Credit/Bank Cards	Return Current Passport

******* (Above Highlighted Areas Designates that Funeral Home has contacted and cancelled)**

The following are suggestions only. Many of these may not be applicable. In some cases, you may wish to contact your lawyer. He or she may take care of some of the following items. If we can be of any assistance, please feel free to contact us at the Gordon A. Monk Funeral Home, Minden **1-705-286-2181** or toll free **1-888-588-5777**. We would be pleased to help with the necessary paperwork.

FINANCIAL INSTITUTIONS (BANKS, CREDIT UNIONS, BROKERS, ETC...):

- notify re: accounts, safety deposit boxes, stocks, bonds, GIC's, RRSP's, etc...
- if the deceased was receiving CPP or Old Age Security deposit the cheque for the month in which the person died
- it may be withdrawn, the next months cheque(s) must be returned to the Government

LIFE/HEALTH/CAR INSURANCE COMPANIES:

- notify regarding the death and/or if there is a need to change the beneficiary

WILLS:

- update information in Will; change the beneficiary, executor or power of attorney

PENSIONS AND RETIREMENT PLANS: ******* (Funeral Home Applies For if applicable)**

- all companies should be notified
- Canada Pension Plans, Canada Pension Death Benefits, Spousal Benefits applications are available with instructions and help at our funeral home
- Income Security Programs **1-800-277-9914**

AUTOMOBILE INSURANCE, LICENCES, AND OWNERSHIP:

- notify insurance company
- contact the local license bureau; to cancel drivers licences and/or change ownership and to return Handicapped Parking Permit for cancellation
- Driver and Vehicle Information Government Office **1-800-268-7590**

HEALTH INSURANCE AND HEALTH CARDS:

- notify the government health insurance and/or any additional supplementary coverage plans
- contact the Ontario Government Health Card Office at **1-800-664-8988**

EMPLOYERS / PAST EMPLOYERS:

- if employed, notify the employer, check regarding company death benefits and insurance

FRATERNAL ORGANIZATIONS, SOCIETIES, CLUBS, ALUMNAE, UNIONS, ETC...:

- notify if a member, some organizations have funeral services (i.e. Legion or Masonic)
- some of these organizations may carry insurance for members

INCOME TAX AND GST/HST:

- send a Funeral Directors Statement of Death to Revenue Canada to cancel personal GST/HST
- GST/HST cheques received after the death are to be returned
- surviving spouse may submit a request for future GST/HST entitlement
- a tax return must be submitted if the surviving spouse did not complete one upon last filing
- GST/HST Government Office **1-800-959-1953**
- Revenue Canada has a helpful publication called "Preparing Returns for Deceased Persons", which provides information on what is required to complete all applicable returns

DEPARTMENT OF VETERAN'S AFFAIRS:

- if applicable, need to be contacted
- **1-866-522-2122**

MORTGAGE COMPANIES AND CREDIT CARD COMPANIES ETC...:

- if applicable, they should be notified of the death, cancel all credit and bank/debit cards

Please Note:

The Funeral Home will issue Funeral Directors Statements of Death, which are used as proof of death within Canada, to settle estates, bank accounts, insurance policies, death benefits etc...

The original Medical Certificate of Death cannot be photocopied and is surrendered to the Municipality when registering any death. If this document is required, we can assist with applying to the Government.

Our funeral directors will complete, with your assistance, all applicable CPP documents/ applications and they will be sent to the Government as soon as possible for processing. Income Security Programs Office will be notified by fax in effort to hasten this process.