

A Not-for-Profit Community-Owned Co-operative

www.fco-cfo.coop * info@fco-cfo.coop

419 St. Laurent Boulevard, Ottawa, Ontario K1K 2Z8 Telephone (613)288-2689 Location Manager: Lisa Wilson Operator's License: FE-1098

Our co-operative is licensed as a Funeral Establishment Operator – Class 1

CO-OPERATIVE MEMBERSHIP

We are here to serve you and your family, whether or not you are a member of the Funeral Co-operative of Ottawa. If the deceased person was a member of the Funeral Co-operative 30 days prior to their death, we provide the benefits below at no additional charge.

Discount: A member discount is available once, when either a prearrangement or an at-need funeral service is purchased. It reduces the cost of all services by as much as 10 per cent, depending on the method of payment selected.

Aftercare Service: An aftercare specialist will assist the executor with the completion of required forms for, for example, federal and provincial government benefits, credit card companies, utilities and communications companies, memberships and credit bureaus.

To join the co-operative, visit <u>www.fco-cfo.coop</u> and click "<u>Become a Member</u>." A one-time membership fee of \$35.00 is payable. Members are encouraged to attend our annual meetings, vote and contribute to the future direction of the Funeral Co-operative, and to participate in other ways, including by standing for election to the volunteer Board of Directors.

Guide to Our Services

MINIMUM ESSENTIAL SERVICES	2
DESCRIPTION OF SERVICES AND FEES	4
COMMONLY SELECTED SERVICE PACKAGES	9
URNS AND KEEPSAKES	21
CASKETS	22
VAULT AND GRAVE LINERS	24
PAYMENT TERMS, FINANCING AND PREFUNDING	25

MINIMUM ESSENTIAL SERVICES

The charges below represent our minimum fees for non-declinable services required to facilitate the disposition of a deceased person, whether by cremation, burial, aquamation or donation of the body to science. Applicable to every client we serve, they cover the cost of transferring the deceased person from the place of death into our care, where they will be securely held until the necessary documentation is completed. Once the documentation is ready, i.e., the death has been registered and, if applicable, the coroner's certificate for cremation/aquamation or out-of-province transportation has been obtained, the deceased is moved in a service vehicle to the place of final disposition at the earliest practicable opportunity or at a scheduled time, as applicable.

Non-discretionary payments in addition to the minimum service charges listed include required disbursements to third parties, as detailed below, a container of the estate's choosing (e.g., casket, cremation container) and, if the distance we are required to travel exceeds 50 km from our location, transportation charges.

Itemized Minimum Services	Fee*
Professional and Staff Services	\$850.00
Transfer into Our Care	\$485.00
Co-ordination of Documentation	\$495.00
Minimum Preparation of Remains	\$225.00
Facilities for Care of the Deceased	\$225.00
Administrative Vehicle**	\$175.00
Transfer out of Our Care***	\$485.00
Total Cost of Listed Services	\$2,940.00

* All prices quoted are for service performed during normal business hours (Monday to Friday 9:00 a.m. to 4:00 p.m.). Additional charges may apply for services performed outside these hours.

** Does not apply to Graveside Service with a Casket.

*** Does not apply to traditional services.

The Above Does not Include

- HST and Any Other Applicable Taxes
- Minimum Required Disbursements to Third Parties (see below)
- Discretionary Disbursements to Third Parties (e.g., obituaries, floral arrangements, catering, hall rental)
- Additional Services (e.g., funeral or memorial service, pallbearers for interment, embalming, visitation, live streaming, international transportation services)
- Supplies (e.g., casket, other burial container, cremation container, shroud, urn)
- Stationery (e.g., cards and bookmarks)
- Charges for Transportation beyond 50 km

Minimum Required Disbursements

•	Coroner's Fee (required for all dispositions, except burial, and for shipment of body outside province)	\$75.00
•	Death Registration Fee (charged by the City of Ottawa)	\$51.00
•	Bereavement Authority of Ontario Consumer Protection Fee*	\$30.00
•	Cremation Fee (if deceased is cremated)	Min \$679.00
* The DAO's Consumer Distortion For helps defined the cost of the DAO's convises in providing information to the public and		

* The BAO's Consumer Protection Fee helps defray the cost of the BAO's services in providing information to the public and in regulating the funeral industry in Ontario. For further information on the BAO's services and this fee, visit <u>https://thebao.ca/</u>.

DESCRIPTION OF SERVICES AND FEES

Any items below marked with an asterisk () are minimum non-declinable services or disbursements required to carry out a burial, cremation or alternative disposition service.*

Services

*Professional and Staff Services

Professional consultation with licensed personnel, including but not limited to expert advice on options to meet your needs, drafting notices and providing information about possible government benefits. Co-ordination of all activities, rites and ceremonies provided by our funeral home or third-party suppliers, such as the cemetery, crematorium, florists and media outlets (death notices). The fee includes overhead expenses such as rent, maintenance, utilities, accounting services, office administration, insurance and 24-hour answering services.

*Co-ordination of Documentation

Completion and filing of all documents necessary to carry out the services requested including, but not limited to, death registration, burial permit, coroner's certificate when required, clergy record when required, and cremation application or interment permission form. Third-party fees charged for these documents are not included and are itemized below. We provide unlimited Proof of Death certificates for estate settlement. Proof of Death certificates are provided to the deceased's authorized representative as a service only. Not a legal government document, they are nonetheless accepted for the settlement of most estates. Sometimes a "Certified Death Certificate" may be necessary. Such a certificate is available from the Office of the Registrar General in the province in which the death occurred.

*Minimum Preparation of Remains (requires Facilities for Care of the Deceased)

This service is a minimum requirement. The body is checked for personal effects (which will be returned to the authorized representative, unless otherwise instructed) and placed into the casket or alternative container selected. Removal and disposal of pacemakers or other implants is included when required. This procedure is mandatory prior to cremation or aquamation of a body with a pacemaker or other implant and must be carried out by a licensed funeral director. If a person was undergoing brachytherapy (radioactive TheraSeeds) or radioisotope treatments before death, the deceased may not qualify for cremation or the use of a protective shroud may be required (\$150 additional charge); please speak with one of our funeral directors for more information.

Basic Preparation of Remains (requires Facilities for Care of the Deceased)

This service is in addition to Minimum Preparation of Remains above and includes bathing, dressing, the setting of facial features for identification or viewing without embalming, basic hairstyling and cosmetics, if desired.

Embalming (requires Facilities for Care of the Deceased)

This service is in addition to Minimum Preparation of Remains. Embalming is a process of sanitation, restoration and temporary preservation of the deceased.

Staff Services for Visitation/ Gathering

Staff to co-ordinate and oversee the visitation for a period during normal business hours. Our service includes but is not limited to setting up the room (floral arrangements, pictures, memorabilia, casket/urn, cleaning and sanitizing), greeting and directing visitors, supervision of parking, provision of light refreshments (coffee, tea, light snacks) and processing donations. For visitation periods prior to a ceremony, our time is calculated from the beginning of the visitation up to the start of the ceremony.

\$695.00

\$100.00

\$495.00

\$225.00

\$850.00

Two (2) Hours One (1) Hour	\$400.00 \$200.00
Private Family Viewing (30 minutes for a maximum of ten (10) people)	\$100.00
Staff Services for Ceremony with Casket Present	\$850.00

Staff Services for Ceremony with Casket Present

At least one funeral director and staff to co-ordinate and oversee the ceremony in our chapel or another location for up to three hours. Includes setting up the room (floral arrangements, pictures, memorabilia, casket placement, cleaning and sanitizing), greeting and directing visitors, and supervision of parking.

Staff Services for Ceremony with Urn Present

At least one funeral director and staff to coordinate and oversee the ceremony in our chapel or another location for up to three hours. Includes setting up the room (floral arrangements, pictures, memorabilia, urn placement, cleaning and sanitizing), greeting and directing visitors, and supervision of parking.

At least one funeral director and staff to co-ordinate and oversee the graveside committal service.

Staff Services for Graveside Service with Urn Present (requires Multi-Use Vehicle)

At least one funeral director and staff to co-ordinate and oversee the graveside committal service.

The above two charges cover our time from the start of the funeral service to the final disposition at the chosen location and are separate from Staff Services for Visitation, even if the staff present are the same staff assisting at the visitation.

Staff Overtime

Additional fee charged for staff after a 3-hour period.

Weekend, Holiday and Evening Surcharge

Arranging and staffing visitations and funeral services on Saturdays, Sundays, holidays or after 4:30 p.m. Monday to Friday.

Facilities

*Facilities for Care of the Deceased

A secure and private room is used to prepare, embalm and/or shelter the body until the time of burial, cremation or alternative disposition. This charge applies whenever the body is in our facility. If the deceased is to be held in our facility beyond a period of two days, a daily body storage fee of \$35 may apply.

Facilities for Visitation (requires Staff Services for Visitation)

Use of designated facilities for visitation for a period listed below during normal business hours. This charge applies from the beginning of the visitation up to the start of the ceremony, even if the ceremony takes place in the same room. Catering is not included.

\$200.00/hr

\$450.00

\$500.00

\$225.00

\$650.00

	3800.00
 Two (2) Hours 	\$400.00
 One (1) Hour 	\$200.00
 Private Family Viewing (30 minutes for a maximum of ten (10) people) 	\$100.00
Facilities for Ceremony (requires Staff Services for Ceremony)	\$495.00
Use of designated facilities for the funeral service (with body/casket present) or memorial serv remains may or may not be present) for up to two hours. This charge applies from the time the to the conclusion of the ceremony or final disposition at the cemetery and is separate from Fac even if the visitation took place immediately beforehand and in the same room.	funeral service begins
Facilities for Reception (requires Staff Services for Visitation/ Gathering)	\$325.00
Facilities for a gathering where food and beverages are to be served. Use of the reception room Includes set-up and clean-up. Coffee, tea, dishware, cutlery and use of the kitchen are included (see Disbursements below).	•
Transportation	
*Transfer into Our Care	\$485.00
Vehicle, one trained staff member and specialized equipment used to transfer the deceased in place of death or coroner's office, hospital or other facility. Additional mileage fees apply beyo staff for assistance is \$100/per staff member. After-hours surcharge of \$100.00.	
*Administrative Vehicle	\$175.00
General-duty vehicle used in the performance of the contracted services.	
Multi-Use Vehicle (clergy/lead car)	\$395.00
Used to transport funeral directors and/or clergy to location of service and/or place of final dis may also be used for the delivery of floral arrangements, memorabilia and equipment to the pl service and/or final disposition, as required.	-
*Transfer out of Our Care	\$485.00
Vehicle and staff to transfer the deceased to the final place of disposition.	
Transfer out of Our Care with Funeral Coach Upgrade	\$695.00
Vehicle and staff to transfer the deceased to the final place of disposition.	
Limousine (6 passenger)	\$595.00
Transportation beyond a 50-km Radius from Our Location	\$2.75 per km
Automobile Overtime (charged per hour, per vehicle after 3-hour period)	\$135.00/hr

Four (4) Hours

•

\$800.00

Other Services and Supplies

In addition to the services listed and priced below, we are happy to assist our clients in obtaining the following services from third-party suppliers: aquamation (also known as alkaline hydrolysis), repatriation of the deceased to another country, donation of the body to science, and live streaming of memorial service or celebration of life. Please speak to one of our funeral directors for a quote.

Remembrance Package

Package includes a classic guest book, 25 acknowledgement cards, a personalized memorial candle and 50 bookmarks. Items in the package can be ordered individually. For stationery items, minimum order sizes apply. Please speak with one of our staff for more information.

Delivery and Use of Cemetery Lowering Equipment (within 50 km)	\$595.00
Spring/Delayed Interment (within 50 km; staff included for two hours)	
With a Service Vehicle	\$950.00
With a Funeral Coach	\$1,250.00
Interments are not performed during winter. The above charges apply where the interment is postponed u or delayed for another reason.	ntil spring
Equipment for Visitation and/or Service off Our Premises	\$475.00
Delivery, set-up and use of equipment necessary for visitation and/or service at a location other than our fun home. Includes a vehicle for delivery of equipment. Staff services are required and are not included.	ıneral
Professional Restorative Procedures	\$100.00/hr
In some circumstances, additional restorative efforts beyond those of the standard embalming procedure a necessary to enhance the appearance of the deceased, e.g., where the deceased underwent an autopsy.	are
Protective Outer Pouch	\$75.00
As required.	
Additional Storage Care	\$35.00/day
Fee if the deceased is to be held in our facility for more than three days.	
Hairdressing	\$100.00
Basic hairstyling is included in the Embalming fee. However, additional services are extra.	
Refundable Deposit for Cremated Remains	\$350.00
When the body is 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	

When the body is 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 interment, we refund the deposit.

\$375.00

Aftercare Service (non-members) Aftercare Service (members)	\$300.00 n/c
Aftercare specialist to assist the executor with the completion of required forms for, for example, federal and provincial government benefits, credit card companies, utilities and communications companies, members credit bureau. A complete package will be provided for your records. Included at no cost to FCO members at need. The charge to non-members is \$300.	hips and
Witnessing of Cremation	\$150.00
Staff attendance at the beginning of the cremation process.	
Packing and Shipping of Cremated Remains	\$250.00
Includes necessary postage and tracking within Canada only by Xpresspost™	
Local Delivery of Cremated Remains	\$50.00
Delivery of the cremated remains/urn within a 50 km radius of our location.	
Newspaper Notice Coordination	n/c
Obituary Placement on FCO Website	n/c
Removal of Pacemaker	n/c

Disbursements

Disbursements are items, charged at cost, that we arrange and pay for on your behalf with a third-party provider. They include the items listed below in addition to media notices, clergy or service officiant honoraria and catering services. Costs quoted below are subject to change without notice.

Cremation Fee

Fee charged for the cremation of the body.

*Coroner's Fee

This is a provincially set fee charged by the coroner for issuing a certificate that allows cremation/ alternative disposition or out-of-province shipping to take place. No coroner's certificate is required if the deceased is to be buried in Ontario.

*Municipal Death Registration Fee

Fee charged by the City of Ottawa to register the death on behalf of the province. The municipality issues a burial permit and forwards documents to the provincial Office of the Registrar General.

*BAO Consumer Protection Fee

The BAO's Consumer Protection Fee helps defray the cost of the BAO's services in providing information to the public and in regulating the funeral industry in Ontario. For further information on the BAO's services and this fee, visit <u>https://thebao.ca/</u>.

\$75.00

\$51.00

\$30.00

COMMONLY SELECTED SERVICE PACKAGES

Note that all pricing shown below is based on a specific selection of services, as shown. Final pricing will depend on the actual goods and services selected.

Traditional Celebration or Gathering with Visitation

This package includes all services in the Minimum Non-Declinable Services package, noted with an asterisk, plus

- a 4-hour visitation (additional visitation times may be added upon request at an additional cost; see Staff Services for Visitation/ Gathering)
- a funeral service in our chapel, at a church or at another venue
- embalming, dressing and basic hairdressing service
- professional staff supervision and guidance throughout the service
- the use of a chapel, including equipment to display personal items and floral tributes
- the use of our facility on the day of the funeral service, or the assistance and direction of our staff at a church or other venue
- multi-use vehicle and funeral coach (in lieu of a service vehicle) to the cemetery or crematorium, as applicable.

Itemized Services	Fee**
Professional and Staff Services*	\$850.00
Transfer into Our Care*	\$485.00
Co-ordination of Documentation*	\$495.00
Minimum Preparation of Remains*	\$225.00
Embalming	\$695.00
Staff Services for Ceremony	\$850.00
Staff Services for Visitation (4 hours)	\$800.00
Facilities for Care of the Deceased*	\$225.00
Facilities for Ceremony	\$450.00
Facilities for Visitation (4 hours)	\$450.00
Funeral Coach	\$695.00
Multi-Use Vehicle	\$395.00
Administrative Vehicle*	\$175.00
Total Cost of Listed Services	\$6,790.00
Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%)	\$679.00
Minimum Total Cost of Listed Services for a Member	\$6,111.00

** All prices quoted are for service performed during normal business hours (Monday to Friday 9:00 a.m. to 4:00 p.m.). Additional charges may apply for services performed outside these hours.

The Above Does not Include

HST and Any Other Applicable Taxes	
Minimum Required Disbursements to Third Parties (see below)	
Discretionary Disbursements to Third Parties (e.g., newspaper obituaries, floral arrangements, catering, hall renta	al)
Casket or Urn, as Applicable	
Stationery	
Transportation beyond 50 km	
Minimum Demuined Diskuments	
Minimum Required Disbursements	
Coroner's Fee (required for all dispositions except burial and for shipment of the body outside of \$ the province)	\$75.00

Cremation Fee, if applicable	Min \$679.00
Bereavement Authority of Ontario Consumer Protection Fee	\$30.00
Death Registration Fee (charged by the City of Ottawa)	\$51.00

Traditional Celebration or Gathering without Visitation

This package includes all services in the Minimum Non-Declinable Services package, noted with an asterisk, plus

- a funeral service in our chapel, at a church or at another venue
- embalming, dressing and basic hairdressing services
- professional staff supervision and guidance throughout the service
- the use of a chapel, including equipment to display personal items and floral tributes
- the use of our facility on the day of the funeral service, or the assistance and direction of our staff at a church or other venue
- multi-use vehicle and funeral coach (in lieu of a service vehicle) to the cemetery or crematorium, as applicable.

Itemized Services	Fee**
Professional and Staff Services*	\$850.00
Transfer into Our Care*	\$485.00
Co-ordination of Documentation*	\$495.00
Minimum Preparation of Remains*	\$225.00
Embalming	\$695.00
Staff Services for Ceremony	\$850.00
Facilities for Care of the Deceased*	\$225.00
Facilities for Ceremony	\$450.00
Funeral Coach	\$695.00
Multi-Use Vehicle	\$395.00
Administrative Vehicle*	\$175.00
Total Cost of Listed Services	\$5,540.00
Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%)	\$554.00
Minimum Total Cost of Listed Services for a Member	\$4,986.00

** All prices quoted are for service performed during normal business hours (Monday to Friday 9:00 a.m. to 4:00 p.m.). Additional charges may apply for services performed outside these hours.

The Above Does not Include

HST and Any Other Applicable Taxes

Minimum Required Disbursements to Third Parties (see below)

Discretionary Disbursements to Third Parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental)

Casket or Urn, as applicable

Stationery

Transportation beyond 50 km

Minimum Required Disbursements

Coroner's Fee (required for all dispositions except burial and for shipment of the body outside of the province)	\$75.00
Death Registration Fee (charged by the City of Ottawa)	\$51.00
Bereavement Authority of Ontario Consumer Protection Fee	\$30.00
Cremation Fee, if applicable	Min \$679.00

Memorial Service in the Chapel with Visitation

This package includes all services in the Minimum Services package, noted with an asterisk, plus

- a 1-hour visitation (additional visitation times may be added upon request at an additional cost; see Staff Services for Visitation/Gathering)
- a memorial service in the chapel
- professional staff supervision and guidance throughout the service
- the use of our chapel, including equipment to display personal items and floral tributes for the memorial service.

Cremation takes place prior to the memorial service and the cremated remains may or may not be present, as you decide. You may also wish to have a private family viewing in advance of the cremation.

Visitation times can be added accordingly.

Itemized Services	Fee**
Professional and Staff Services*	\$850.00
Transfer into Our Care*	\$485.00
Co-ordination of Documentation*	\$495.00
Minimum Preparation of Remains*	\$225.00
Staff Services for Ceremony	\$400.00
Staff Services for Visitation (1 hour)	\$150.00
Facilities for Care of the Deceased*	\$225.00
Facilities for Ceremony	\$450.00
Facilities for Visitation (1 Hour)	\$150.00
Administrative Vehicle*	\$175.00
Transfer out of Our Care*	\$485.00
Total Cost of Listed Services	\$4,090.00
Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%)	\$409.00
Minimum Total Cost of Listed Services for a Member	\$3,681.00

** All prices quoted are for service performed during normal business hours (Monday to Friday 9:00 a.m. to 4:00 p.m.). Additional charges may apply for services performed outside these hours.

The Above Does not Include

HST and Any Other Applicable Taxes

Minimum Required Disbursements to Third Parties (see below)

Discretionary Disbursements to Third Parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental)

Casket or Urn, as applicable	
Reception, catering, memorialization options	
Stationery	
Transportation beyond 50 km	
Minimum Required Disbursements	
Coroner's Fee (required for all dispositions except burial and for shipment of the body outside of the province)	\$75.00
Death Registration Fee (charged by the City of Ottawa)	\$51.00

Bereavement Authority of Ontario Consumer Protection Fee	\$30.00
Cremation Fee, if applicable	Min \$679.00

Memorial Service in the Chapel without Visitation

This package includes all services in the Minimum Services package, noted with an asterisk, plus

- a memorial service in the chapel
- professional staff supervision and guidance throughout the service
- the use of our chapel, including equipment to display personal items and floral tributes for the memorial service.

Cremation takes place prior to the memorial service and the cremated remains may or may not be present, as you decide. You may also wish to have a private family viewing in advance of the cremation.

Visitation times can be added accordingly.

Itemized Services	Fee**
Professional and Staff Services*	\$850.00
Transfer into Our Care*	\$485.00
Co-ordination of Documentation*	\$495.00
Minimum Preparation of Remains*	\$225.00
Staff Services for Ceremony	\$400.00
Facilities for Care of the Deceased*	\$250.00
Facilities for Ceremony	\$400.00
Administrative Vehicle*	\$175.00
Transfer out of Our Care	\$485.00
Total Cost of Listed Services	\$3,765.00
Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%)	\$376.50
Minimum Total Cost of Listed Services for a Member	\$3,388.50
** All prices quoted are for service performed during normal business hours (Monday to Friday 9:00 a.m. to 4:	00 p.m.).

All prices quoted are for service performed during normal business hours (Monday to Friday 9:00 a.m. to 4: Additional charges may apply for services performed outside these hours.

The Above Does not Include

HST and Any Other Applicable Taxes Visitation Minimum Required Disbursements to Third Parties (see below) Discretionary Disbursements to Third Parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental) Casket or Urn, as applicable Stationery

Transportation beyond 50 km

Minimum Required Disbursements

Coroner's Fee (required for all dispositions except burial and for shipment of the body outside of the province)	\$75.00
Death Registration Fee (charged by the City of Ottawa)	\$51.00
Bereavement Authority of Ontario Consumer Protection Fee	\$30.00
Cremation Fee, if applicable	Min \$679.00

Graveside Service with Casket at Cemetery

This package includes all services in the Minimum Services package, noted with an asterisk, plus

- a graveside service for a casket at the cemetery
- professional staff supervision and guidance throughout the service
- use of our basic equipment (if applicable) at the cemetery (lowering equipment not included)

Itemized Services	Fee**
Professional and Staff Services*	\$850.00
Transfer into Our Care*	\$485.00
Co-ordination of Documentation*	\$495.00
Minimum Preparation of Remains*	\$225.00
Staff Services for Ceremony	\$650.00
Embalming	\$695.00
Facilities for Care of the Deceased*	\$225.00
Funeral Coach (Hearse)	\$695.00
Total Cost of Listed Services	\$4,320.00
Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%)	\$432.00
Minimum Total Cost of Listed Services for a Member	\$3,888.00

** All prices quoted are for service performed during normal business hours (Monday to Friday 9:00 a.m. to 4:00 p.m.). Additional charges may apply for services performed outside these hours.

Optional 30-Minute Private Time

Staff Services for 30-Minute Identification Time	\$75.00
Facilities for 30-Minute Identification	\$75.00
Total	\$150.00

Adding the above allows for a private family identification. Limited to 10 persons. No funeral service or public visitation.

The Above Prices Do not Include

HST and Any Other Applicable Taxes

Visitation

Minimum Required Disbursements to Third Parties (see below)

Discretionary Disbursements to Third Parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental)

Casket
Stationery
Transportation beyond 50 km

Minimum Required Disbursements

Death Registration Fee (charged by the City of Ottawa)	\$51.00
Bereavement Authority of Ontario Consumer Protection Fee	\$30.00

Direct Cremation

This cremation-only package includes all services in the Minimum Services package, noted with an asterisk, plus the necessary services and products to complete a cremation. No additional services are included.

Itemized Services	Fee**
Professional and Staff Services*	\$850.00
Transfer into Our Care*	\$485.00
Co-ordination of Documentation*	\$495.00
Minimum Preparation of Remains*	\$225.00
Facilities for Care of the Deceased*	\$225.00
Administrative Vehicle*	\$175.00
Transfer out of Our Care	\$485.00
Total Cost of Listed Services	\$2,940.00

Note: No Member Discount is available with this package.

** All prices quoted are for service performed during normal business hours (Monday to Friday 9:00 a.m. to 4:00 p.m.). Additional charges may apply for services performed outside these hours.

Optional 30-Minute Private Time	
Staff Services for 30-Minute Identification Time	\$75.00
Facilities for 30-Minute Identification	\$75.00
Total	\$150.00

Adding the above allows for a private family identification. Limited to 10 persons. No funeral service or public visitation.

The Above Prices Do not Include

HST and Any Other Applicable Taxes

Minimum Required Disbursements to Third Parties (see below)

Discretionary Disbursements to Third Parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental)

Casket/Cremation Container

Urn/ Keepsakes

Stationery

Transportation beyond 50 km

Minimum Required Disbursements

Coroner's Fee (required for all dispositions except burial and for shipment of the body outside of the province)	\$75.00
Death Registration Fee (charged by the City of Ottawa)	\$51.00
Bereavement Authority of Ontario Consumer Protection Fee	\$30.00
Cremation Fee, if applicable	Min \$679.00

URNS AND KEEPSAKES

You are not required to purchase an urn, keepsake urn or an urn vault. When a body is cremated, the cremated remains will be provided in a simple box suitable for interment or scattering. Nonetheless, we are pleased to offer the following selection of products in a range of prices and materials. If the urn is to be placed in a columbarium niche at a cemetery, you must ensure that the urn you select will fit. The following urns may be available and are distributed by Victoriaville. Please see the funeral home for in-stock inventory. Additional options may be available upon request. Transportation charges may apply to custom orders.

Unless noted, all urns listed are standard adult size. Dimensions for the listed urns are available upon request. We are not responsible if the urn selected will not hold all the cremated remains. Please speak with one of our funeral directors for assistance.

Prices shown are before tax.

* Indicates green-certified environmental selections; additional options available upon request.

Name	Description	Price
Brentwood – 00113 by Victoriaville	Hardwood chest urn	\$595
Pludra Steel – 229317 – By Joyal & Allard	Steel with various scenes	\$495
Elegant Black – 30067 by Victoriaville	Solid brass with black accents	\$395
Antique Hardwood – 20005 by Victoriaville	Solid oak chest urn	\$395
Brenton – 20015 by Victoriaville	Brown satin finish	\$395
Marble – 20002 by Victoriaville	Cultured marble, various colours	\$395
Cross Oak – 200006 by Victoriaville	Solid oak, old English satin finish	\$395
Marbleized - 960530 by Dodge	Handcrafted alloy in various colours	\$375
*Bamboo – 15503 by Joyal & Allard	Solid bamboo, biodegradable	\$375
*Pludra - 059343 by Joyal & Allard	Biodegradable, various colours	\$295
*Eco 096220 by Joyal & Allard	Biodegradable bamboo	\$175
*Scattering Tubes 30032 by Victoriaville	Biodegradable, designed for scattering	\$150

Providing Your Own Urn

You may provide a suitable vessel to hold the cremated remains of the deceased. This container must be easily sealed and be large enough to contain human cremated remains. We are not responsible for any damage or defect that exists or may occur when the cremated remains are placed within the vessel. We reserve the right to refuse to fill a purchaser-provided vessel if we believe there is a risk of damaging it or if the vessel (e.g., a teapot) will not securely hold the remains.

There is a fee of \$25.00 per urn or keepsake to place cremated remains when the urn is provided by the purchaser.

CASKETS

The caskets listed below may be available. Unless indicated otherwise, they are distributed by Victoriaville. Please see the funeral home for in-stock inventory. Additional options may be available upon request. Transportation charges may apply to custom orders.

Unless otherwise noted, all caskets listed are standard adult size. Some caskets may be constructed of materials that support limited weights.

Prices shown are before tax.

* Indicates green-certified environmental selections; additional options available upon request.

Minimum Requirements for a Casket

- For burial: In the interest of the health and safety of the workers performing the interment, the by-laws of most cemeteries require a casket for a burial. The least expensive wood casket below is suitable. More expensive wood or metal caskets may also be used for burial.
- For cremation: A body must be presented to the crematorium in a rigid, leak-proof container made of a
 combustible material, such as wood or cardboard. Containers containing non-flammable, hazardous material or
 chlorinated or fibre-reinforced plastic, other than incidental metal, cannot be used for cremation. We offer a
 selection of inexpensive containers below that are suitable for cremation.

The following caskets are suitable for cremation:

Name	Description	Price
CFO-002 Cardboard by Ericault	Cardboard cremation container, no interior, suitable to 149 lbs	\$150
CFO-001 Plywood Container by Ericault	Plywood cremation container, no fixed interior	\$315
*Eden 100 Enviro by Northern Casket	Green funeral product, solid poplar cremation container, no interior	\$650
Glendale HC LP CR 580 0012	Solid poplar, white crepe interior natural finish	\$750
Hampton 15 LP DR520 00033	Grey plain cloth covered casket, particle board construction, white silk interior, wood carriers	\$860
Puma PC WR252- 00180	Solid poplar and veneer components, satin finish, beige crepe interior	\$1,750
*Natura PC 515 17 504	Green funeral product, finger joint poplar construction, 100% cotton	\$1,970
Borealis PC WR 232 00359	Solid ash and veneer components, satin finish, beige crepe interior	\$2,060
Winfield PC WR252 00052	Solid poplar and veneer components, satin finish, beige crepe interior	\$2,310

Name	Description	Price
Dayton WR232-00354	Solid ash and veneer components, high gloss finish, satin interior	\$2,430
*Logica PC 50 5134 01	Green funeral product, solid wood construction, water-based finish, cotton lined, wood hinges	\$2,670
Brighton PC WR252 00319	Solid poplar and veneer components, satin finish, beige crepe interior	\$2,830
Maxima PC WC212- 00003	Solid oak and veneer components, tan crepe, satin finish	\$3,640

The following caskets are not suitable for cremation:

Name	Description	Price
Payne - MR260-00110	20 ga steel, available in 7 colour shades, beige crepe interior	\$2,270
Olympic Rose - MR250-00100	18 ga steel, white colour, light rose velvet interior	\$3,475
Tinley Silver - MR250-00051	18 ga steel, silver colour, white velvet interior	\$3,575

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 disposition container, which is buried or cremated after one use.

VAULT AND GRAVE LINERS

A vault or grave liner may be recommended when environmental conditions such as poor drainage exist, or for practical or aesthetic reasons. The outer burial containers listed below are for standard adult-size caskets. The price shown includes delivery within 50 km. A grave set-up and lowering device may be required, depending on the cemetery (fee not included).

Prices shown are before tax.

Manufacturer, Name & Model No.	Description	Price
Sandstone Urn Vault by Eckels # 61	Available with inscription plate	\$455
Steel St Thomas End Load Vault-Adult	Personalized names and dates; tent service available where applicable	\$2,500
Standard Gold Vault Costello Vaults-Adult	Unlined vault; personalized name and date; tent service available where applicable	\$2,350
Tremont Church Window Vault Costello Vaults Adult	- Single lined vault; personalized names and dates; tent service available where applicable	\$2,950

PAYMENT TERMS, FINANCING AND PREFUNDING

At Time of Death

A deposit of the higher of \$3,000 or 50 per cent of the Funeral Co-operative of Ottawa's total charge for goods and services is due upon signing the contract for services. The balance is payable within 15 days. Payment for disbursements, where billed separately, is due upon receipt of our invoice. Interest will be charged on overdue accounts at the rate of 2.5 % per month, compounded monthly (equivalent to 34.49 % per annum). There is a charge of \$25.00 for any non-sufficient fund (N.S.F.) cheques returned by the financial institution. Payment may be made by cash, cheque, debit and most major credit cards.

A **Member Discount** is provided at the following rates where no prearrangement is in place and the service is purchased on behalf of a person who was a member of FCO for at least 30 days before their death:

- ten per cent of our service fee if payment is made in full in cash or by cheque, debit card or e-transfer on the date the service is purchased;
- seven per cent of our service fee if payment is made in full by credit card or other comparable payment service on the date the service is purchased.

Our Member Discount does not apply to goods and disbursements. It does not apply to either our Direct Cremation Only package or to services purchased for indigent persons with financial support from the City of Ottawa.

Financial assistance for funeral, burial and cremation services may be available through various governmental agencies to those who qualify.

Prepayment in Advance of Need

For prearranged services, we offer the following assurances:

- **Trust Account:** You pay for the services and supplies you purchase at today's prices. We place your money in a trust account, where it will accrue interest until the prepaid contract is fulfilled on delivery of the services and supplies. Pre-payment may be made by cash, cheque or credit card. Funds are held in trust in the purchaser's name.
- Price Guarantee: When paid in full under the payment terms set out in the prearrangement contract, our prices are guaranteed. 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 exceeding the full future price of the prepaid services and supplies will be returned to the estate 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.
- **Funeral Insurance:** You may purchase insurance to cover the payments due under the prearrangement contract you purchase with us. Please speak to one of our staff for further information.
- Our **Member Discount** is available to members who purchase a prearrangement. Please speak to one of our staff for further information.

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