Funeral Co-operative of Ottawa Inc.
*Your choice. Your co-op. Our community.*

Coopérative funéraire d'Ottawa inc.
*Votre choix. Votre coop. Notre communauté.*

Not-for-Profit ▪ Community-Owned

www.fco-cfo.coop ▪ info@fco-cfo.coop

419 St. Laurent Boulevard, Ottawa, Ontario K1K 2Z8 (613)288-2689
General Manager: Kevin Lougheed Location Manager: Mark Peter Steele

*Our co-operative is licensed as a Funeral Establishment Operator – Class 1 (Licence: FE-1098)*

## CO-OPERATIVE MEMBERSHIP

We are here to serve you and your family, whether or not you are a member of our co-operative. If the deceased person was a member 30 days prior to their death, a **member discount** is available. The discount reduces the cost of all services, excluding disbursements, by as much as 10 per cent, depending on the method of payment selected.

To join the co-operative, visit www.fco-cfo.coop and click "Become a Member." A one-time membership fee of $35 applies. 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

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## MINIMUM ESSENTIAL SERVICES

The charges below represent our minimum fees for non-declinable services. 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, shroud) and, if the distance we are required to travel exceeds 50 km from our location, transportation charges.

| Itemized Minimum Services | Fee Excluding Taxes* |
|---|---|
| Professional and Staff Services | $870 |
| Transfer into Our Care | $495 |
| Co-ordination of Documentation | $505 |
| Minimum Preparation of Remains | $230 |
| Facilities for Care of the Deceased | $230 |
| Administrative Vehicle** | $180 |
| Transfer out of Our Care*** | $495 |
| **Total Cost of Listed Services (before tax)** | **$3,005** |
| Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%) | $300 |
| **Minimum Total Cost of Listed Services for a Member (before tax)** | **$2,705** |

* 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.

**Minimum Required Disbursements**

| | |
|---|---|
| Coroner's Fee (applies to all dispositions, except burial, and transfer of the body outside the province) | $75 |
| Municipal Death Registration Fee | $54 |
| Bereavement Authority of Ontario Consumer Protection Fee* | $30 |
| Cremation Fee, if applicable | Min $697 |

* 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 https://thebao.ca/.

# COMMONLY SELECTED SERVICE PACKAGES

All pricing shown below is based on a specific selection of services. Final pricing depends on the actual goods and services chosen.

## Traditional Celebration or Gathering with Visitation

This package includes all MINIMUM ESSENTIAL SERVICES, noted with an asterisk, plus

- a 4-hour visitation (additional visitation times may be added at an additional cost)
- a funeral service in our chapel, at a church or at another venue of your choosing
- embalming, dressing and basic hairdressing
- professional staff supervision and guidance throughout the service
- multi-use vehicle and funeral coach (in lieu of a service vehicle) to the cemetery or crematorium, as applicable.

As applicable, additional charges apply for a casket or urn, required disbursements to third parties (see below), discretionary disbursements to third parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental), keepsakes, stationery and transportation beyond 50 km.

| Itemized Services | Fee Excluding Taxes** |
|---|---|
| Professional and Staff Services* | $870 |
| Transfer into Our Care* | $495 |
| Co-ordination of Documentation* | $505 |
| Minimum Preparation of Remains* | $230 |
| Embalming | $710 |
| Staff Services for Ceremony (casket present) | $870 |
| Staff Services for Visitation (4 hours) | $820 |
| Facilities for Care of the Deceased* | $230 |
| Facilities for Ceremony | $505 |
| Facilities for Visitation (4 hours) | $820 |
| Funeral Coach | $710 |
| Multi-Use Vehicle | $405 |
| Administrative Vehicle* | $180 |
| **Total Cost of Listed Services (before tax)** | **$7,350** |
| Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%) | $735 |
| **Minimum Total Cost of Listed Services for a Member (before tax)** | **$6,615** |

* Minimum essential service

** 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.

**Minimum Required Disbursements**

| | |
|---|---|
| Coroner's Fee (applies to all dispositions, except burial, and transfer of the body outside the province) | $75 |
| Death Registration Fee (charged by the City of Ottawa) | $54 |
| Bereavement Authority of Ontario Consumer Protection Fee | $30 |
| Cremation Fee, if applicable | Min $697 |

## Traditional Celebration or Gathering without Visitation

This package includes all MINIMUM ESSENTIAL SERVICES, noted with an asterisk, plus

- a funeral service in our chapel, at a church or at another venue of your choosing
- embalming, dressing and basic hairdressing
- professional staff supervision and guidance throughout the service
- multi-use vehicle and funeral coach (in lieu of a service vehicle) to the cemetery or crematorium, as applicable.

As applicable, additional charges apply for a casket or urn, required disbursements to third parties (see below), discretionary disbursements to third parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental), keepsakes, stationery and transportation beyond 50 km.

| Itemized Services | Fee Excluding Taxes** |
|---|---|
| Professional and Staff Services* | $870 |
| Transfer into Our Care* | $495 |
| Co-ordination of Documentation* | $505 |
| Minimum Preparation of Remains* | $230 |
| Embalming | $710 |
| Staff Services for Ceremony (casket present) | $870 |
| Facilities for Care of the Deceased* | $230 |
| Facilities for Ceremony | $505 |
| Funeral Coach | $710 |
| Multi-Use Vehicle | $405 |
| Administrative Vehicle* | $180 |
| **Total Cost of Listed Services (before tax)** | **$5,710** |
| Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%) | $571 |
| **Minimum Total Cost of Listed Services for a Member (before tax)** | **$5,139** |

** 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.

**Minimum Required Disbursements**

| | |
|---|---|
| Coroner's Fee (applies to all dispositions, except burial, and transfer of the body outside the province) | $75 |
| Municipal Death Registration Fee | $54 |

| | |
|---|---|
| Bereavement Authority of Ontario Consumer Protection Fee | $30 |
| Cremation Fee, if applicable | Min $697 |

## Memorial Service in the Chapel with Visitation

This package includes all MINIMUM ESSENTIAL SERVICES, noted with an asterisk, plus

- a 1-hour visitation (additional visitation times may be added at an additional cost)
- a memorial service in our chapel
- professional staff supervision and guidance throughout the 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. As applicable, keepsakes, casket or urn, required disbursements to third parties (see below), discretionary disbursements to third parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental), stationery and transportation beyond 50 km.

| Itemized Services | Fee Excluding Taxes** |
|---|---|
| Professional and Staff Services* | $870 |
| Transfer into Our Care* | $495 |
| Co-ordination of Documentation* | $505 |
| Minimum Preparation of Remains* | $230 |
| Staff Services for Ceremony | $410 |
| Staff Services for Visitation (1 hour) | $205 |
| Facilities for Care of the Deceased* | $230 |
| Facilities for Ceremony | $505 |
| Facilities for Visitation (1 Hour) | $205 |
| Administrative Vehicle* | $180 |
| Transfer out of Our Care* | $495 |
| **Total Cost of Listed Services (before tax)** | **$4,330** |
| Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%) | $433 |
| **Minimum Total Cost of Listed Services for a Member (before tax)** | **$3,897** |

** 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.

**Minimum Required Disbursements**

| | |
|---|---|
| Coroner's Fee (applies to all dispositions, except burial, and transfer of the body outside the province) | $75 |
| Municipal Death Registration Fee | $54 |
| Bereavement Authority of Ontario Consumer Protection Fee | $30 |

| | |
|---|---|
| Cremation Fee, if applicable | Min $697 |

## Memorial Service in the Chapel without Visitation

This package includes all MINIMUM ESSENTIAL SERVICES, noted with an asterisk, plus

- a memorial service in our chapel
- professional staff supervision and guidance throughout the 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. As applicable, additional charges apply for a casket or urn, required disbursements to third parties (see below), discretionary disbursements to third parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental), keepsakes, stationery and transportation beyond 50 km.

| Itemized Services | Fee Excluding Taxes** |
|---|---|
| Professional and Staff Services* | $870 |
| Transfer into Our Care* | $495 |
| Co-ordination of Documentation* | $505 |
| Minimum Preparation of Remains* | $230 |
| Staff Services for Ceremony | $410 |
| Facilities for Care of the Deceased* | $230 |
| Facilities for Ceremony | $505 |
| Administrative Vehicle* | $180 |
| Transfer out of Our Care | $495 |
| **Total Cost of Listed Services (before tax)** | **$3,920** |
| Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%) | $392 |
| **Minimum Total Cost of Listed Services for a Member (before tax)** | **$3,528** |

** 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.

**Minimum Required Disbursements**

| | |
|---|---|
| Coroner's Fee (applies to all dispositions, except burial, and transfer of the body outside the province) | $75 |
| Municipal Death Registration Fee | $54 |
| Bereavement Authority of Ontario Consumer Protection Fee | $30 |
| Cremation Fee, if applicable | Min $697 |

# Graveside Service with Casket at Cemetery

This package includes all MINIMUM ESSENTIAL SERVICES, noted with an asterisk, plus

- a graveside service at the cemetery
- professional staff supervision and guidance throughout the service
- use of our basic equipment (if applicable) at the cemetery

As applicable, additional charges apply for a casket, required disbursements to third parties (see below), discretionary disbursements to third parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental, lowering equipment), keepsakes, stationery and transportation beyond 50 km.

| Itemized Services | Fee Excluding Taxes** |
|---|---|
| Professional and Staff Services* | $870 |
| Transfer into Our Care* | $495 |
| Co-ordination of Documentation* | $505 |
| Minimum Preparation of Remains* | $230 |
| Staff Services for Ceremony | $870 |
| Embalming | $710 |
| Facilities for Care of the Deceased* | $230 |
| Funeral Coach | $710 |
| **Total Cost of Listed Services (before tax)** | **$4,620** |
| Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%) | $462 |
| **Minimum Total Cost of Listed Services for a Member (before tax)** | **$4,158** |

** 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 | $105 |
| Facilities for 30-Minute Identification | $105 |
| **Total (before tax)** | **$210** |

Adding the above allows for a private family identification. Limited to 10 persons. Funeral service or public visitation not included.

**Minimum Required Disbursements**

| | |
|---|---|
| Municipal Death Registration Fee | $54 |
| Bereavement Authority of Ontario Consumer Protection Fee | $30 |
| Cremation Fee, if applicable | Min $697 |

# Direct Cremation

This cremation-only package includes all MINIMUM ESSENTIAL SERVICES, noted with an asterisk, plus the necessary services and products to complete a cremation. No additional services are included. As applicable, additional charges apply for a cremation container (minimum cost $150 for a cardboard container for a body weighing 149 pounds or less), urn, required disbursements to third parties (see below), discretionary disbursements to third parties (e.g., newspaper obituaries, floral arrangements, catering, hall rental), keepsakes, stationery and transportation beyond 50 km.

| Itemized Services | Fee Excluding Taxes** |
|---|---|
| Professional and Staff Services* | $870 |
| Transfer into Our Care* | $495 |
| Co-ordination of Documentation* | $505 |
| Minimum Preparation of Remains* | $230 |
| Facilities for Care of the Deceased* | $230 |
| Administrative Vehicle* | $180 |
| Transfer out of Our Care* | $495 |
| **Total Cost of Listed Services (before tax)** | **$3,005** |
| Maximum Discount for a Member of the Funeral Co-operative of Ottawa (10%) | $301 |
| **Minimum Total Cost of Listed Services for a Member (before tax)** | **$2,704** |

** 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 | $105 |
| Facilities for 30-Minute Identification | $105 |
| **Total (before tax)** | **$210** |

Adding the above allows for a private family identification. Limited to 10 persons. Funeral service or public visitation not included.

**Minimum Required Disbursements**

| | |
|---|---|
| Coroner's Fee (applies to all dispositions, except burial, and transfer of the body outside the province) | $75 |
| Municipal Death Registration Fee | $54 |
| Bereavement Authority of Ontario Consumer Protection Fee | $30 |
| Cremation Fee | Min $697 |

# DETAILED SERVICES AND PRICES

*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** **$870**

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

***Co-ordination of Documentation** **$505**

Completion and filing of all necessary documents including, but not limited to, death registration, coroner's certificate when required, burial permit, 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 to the deceased's authorized representative. Not a legal government document, the Proof of Death is sufficient for various estate settlement purposes. When required, a "Certified Death 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) **$230**

The body is checked for personal effects, which will be returned to the authorized representative, unless we are otherwise instructed. Removal and disposal of pacemakers or other implants by a licensed funeral director is included when required, e.g., before cremation or aquamation of the body. If the deceased was undergoing brachytherapy (radioactive TheraSeeds) or radioisotope treatments before death, they may not qualify for cremation. Please speak with one of our funeral directors for more information.

**Basic Preparation of Remains** (requires Facilities for Care of the Deceased) **$105**

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) **$710**

Embalming is a process of sanitation, restoration and temporary preservation of the deceased. It does not replace "Minimum Preparation of Remains" above.

**Staff Services for Visitation/ Gathering** (requires Facilities for Visitation)

Staff to co-ordinate and oversee the visitation for a period during normal business hours (Monday to Friday 9:00 a.m. to 4:00 p.m.). 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.

- Four (4) Hours **$820**
- Two (2) Hours **$410**
- One (1) Hour **$205**
- Private Family Viewing (30 minutes for a maximum of 10 people) **$105**

**Staff Services for Ceremony with Casket Present** **$870**

Staff services to co-ordinate and oversee the ceremony in our chapel or another location, with a casket present, 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** **$665**

Staff services to co-ordinate and oversee the ceremony in our chapel or another location, with an urn present, 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.

**Staff Services for Ceremony without Casket or Urn Present** **$410**

Staff services to co-ordinate and oversee the ceremony in our chapel or another location, with neither a casket nor an urn present, 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.

**Staff Services for Graveside Service with Casket Present** (requires Multi-Use Vehicle) **$665**

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) **$460**

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

The above two graveside service 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** **$205/ hr**

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

**Weekend, Holiday and Evening Surcharge** **$350**

Arranging and staffing visitations and funeral services on Saturdays, Sundays, holidays or after 4:00 p.m. Monday to Friday.

## Facilities

***Facilities for Care of the Deceased** **$230**

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 $51 will 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.

- Four (4) Hours **$820**
- Two (2) Hours **$410**
- One (1) Hour **$205**
- Private Family Viewing (30 minutes for a maximum of 10 people) **$105**

**Facilities for Ceremony** (requires Staff Services for Ceremony) **$505**

Use of designated facilities for the funeral service (with body/casket present) or memorial service (urn/cremated remains may or may not be present) for up to two hours. This charge applies from the time the funeral service begins to the conclusion of the ceremony or final disposition at the cemetery and is separate from Facilities for Visitation, even if the visitation took place immediately beforehand and in the same room.

**Facilities for Reception** (requires Staff Services for Visitation/ Gathering) **$335**

Facilities for a gathering where food and beverages are to be served. Use of our reception room for up to two hours. Includes set-up and clean-up. Coffee, tea, dishware, cutlery and use of the kitchen are included. Catering is additional (see Disbursements below).

## Transportation

***Transfer into Our Care** **$495**

Vehicle, one trained staff member and specialized equipment used to transfer the deceased into our care from the place of death or coroner's office, hospital or other facility. Additional mileage fees apply beyond 50 km. Additional staff for assistance is $105/per staff member. A surcharge of $105 applies for transfer services provided after hours.

***Administrative Vehicle** **$180**

General-duty vehicle used in the performance of the contracted services.

**Multi-Use Vehicle** (clergy/lead car) **$405**

Used to transport funeral directors and/or clergy to location of service and/or place of final disposition. This vehicle may also be used for the delivery of floral arrangements, memorabilia and equipment to the place of visitation, service and/or final disposition, as required.

***Transfer out of Our Care** **$495**

Vehicle and staff to transfer the deceased to the final place of disposition.

**Transfer out of Our Care with Funeral Coach Upgrade** **$710**

Vehicle and staff to transfer the deceased to the final place of disposition.

**Transportation beyond a 50-km Radius from Our Location** **$2.75/ km**

**Automobile Overtime** (charged per hour, per vehicle after 3-hour period) **$140/ hr**

## Other Services and Supplies

In addition to the services listed and priced below, we obtain the following services from third-party suppliers: aquamation (also known as alkaline hydrolysis), repatriation of the deceased to another country, repatriation to Ottawa from outside of Quebec or Ontario, 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** **$405**

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.

**Spring/Delayed Interment** (within 50 km; staff included for two hours)

With a Service Vehicle **$970**

With a Funeral Coach **$1,275**

Interments are not performed during winter. The above charges apply where the interment is postponed until spring or delayed for another reason.

**Equipment for Visitation and/or Service off Our Premises** **$485**

Delivery, set-up and use of equipment necessary for visitation and/or service at a location other than our funeral home. Includes a vehicle for delivery of equipment. Staff services are required and are not included.

**Professional Restorative Procedures** **$150/ hr**

In some circumstances, additional restorative efforts beyond those of the standard embalming procedure are necessary to enhance the appearance of the deceased, e.g., where the deceased underwent an autopsy.

**Protective Outer Pouch** **$105**

As required.

**Additional Storage Care** **$51/ day**

Fee if the deceased is to be held in our facility for more than three days.

**Hairdressing** **$105**

Basic hairstyling is included in the Embalming fee. However, additional services are extra.

**Refundable Deposit for Cremated Remains** **$360**

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.

**Aftercare Service** **$310**

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, memberships and credit bureau. A complete package will be provided for your records.

**Witnessing of Cremation** **$360**

Staff attendance with family members at the beginning of the cremation process.

**Packing and Shipping of Cremated Remains** **$255**

Includes necessary postage and tracking within Canada only by Xpresspost™

**Local Delivery of Cremated Remains** **$155**

Delivery of the cremated remains/urn within a 50 km radius of our location.

**Newspaper Notice Co-ordination** **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** **Min $697**

Fee charged for the cremation of the body.

***Coroner's Fee** **$75**

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** **$54**

Fee charged by the municipality to register the death on behalf of the province. The municipality forwards documents to the provincial Office of the Registrar General.

***BAO Consumer Protection Fee** **$30**

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 https://thebao.ca/.

## 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. 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 (approx. 200 cubic inches). 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.

| Name | Description | Price |
|---|---|---|
| Scattering Tubes / by Gravure Craft | Cardboard, various scenes available | $195 |
| Eco Bamboo #096220 / by Joyal & Allard | Biodegradable, eco friendly | $225 |
| Rosewood / by GitMit | Satin finish rosewood | $295 |
| Bird of Paradise #RB3 / by GitMit | Brass urn, available in antique silver, brass or copper finish | $310 |
| Butterfly #139200 / by Joyal & Allard | Fiberglass, black finish with choice of butterfly topper | $320 |
| Blue Pearl Marble / by Joyal & Allard | Upright rectangular marble with blue flecks | $425 |

**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 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 otherwise indicated, they are distributed by Northern Casket. 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.

**Minimum Requirements for a Casket**

- **For burial:** While some may allow the use of a burial shroud, 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.

| Name | Description | Price |
|---|---|---|
| Cardboard #CFO-002 / by Ericault | Cardboard cremation container, no handles, no interior, suitable to 150 lbs | $150 |
| Particleboard #PP10 / by Northern Casket | Particleboard cremation container, no handles, no fixed interior | $325 |
| Eden Enviro #100 / by Northern Casket | Solid poplar, green funeral product, enviro handles, no fixed interior | $695 |
| Eden Enviro #102 / by Northern Casket | Solid poplar, green funeral product, enviro handles, natural cotton interior | $795 |
| Woodward #527 / by Northern Casket | Solid poplar, green funeral product, natural finish, enviro handles, rosetan crepe finish | $1,750 |
| Blue Cloth #70 / by Northern Casket | Plain blue cloth covered particle board, silver colour metal bar handles, white taffeta interior | $1,850 |
| Durham #504 / by Northern Casket | Solid poplar and veneer components, amber satin finish, bronze finish metal bar handles, white crepe interior | $2,395 |
| Baxley #517M / by Northern Casket | Solid poplar and veneer components, mahogany gloss finish, bronze finish metal bar handles, light egg satin interior | $2,795 |
| Carter #228M / by Northern Casket | Solid poplar, mahogany satin finish, bronze finish metal bar handles, rosetan crepe interior | $2,850 |
| Carlton #33 / by Northern Casket | Solid ash and veneer components, golden filler gloss finish, wood bar handles, rosetan crepe interior | $3,350 |

## 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 may be made by cash, cheque, debit and most major credit cards. 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 if your financial institution returns your cheque for non-sufficient funds (NSF). Financial assistance for funeral expenses may be available through governmental agencies to those who qualify.

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 payments are made in cash or by cheque, debit card, bank draft, money order, postal order or e-transfer no later than the due dates indicated above;
- seven per cent of our service fee, if payments are made by credit card or other comparable payment service no later than the due dates indicated above.

Our Member Discount does not apply to goods and disbursements. It does not apply to services purchased for indigent persons with financial support from the City of Ottawa.

**Prepayment in Advance of Need**

- **Payment Held in Trust:** 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 the death of the contract beneficiary. 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 earned will be applied to the future price of the services and supplies. If the total payment(s) plus interest 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 requested. 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.