



IT'S
COMFORTING
TO COME
HOME.



Planning Guide 2024

Thank you

We thank you for allowing us the opportunity to serve you during a difficult time. We are honoured to know that you place your trust in us to care for you and your family as you mourn the death of your loved one and commemorate the life they lived. We offer a safe and comforting home to you at a vulnerable and often confusing time. Our aim is to have you feel at home – not only in our funeral home, but also in the way we treat you, the services we offer to you, and the care we will provide.

Established a
tradition of service
and trust over four
generations.



Who are we?



Rick and Denise Ludwig
have owned and
managed the funeral
home since 2004.

Kitching, Steepe & Ludwig Funeral Home first opened its doors in 1923, and we have established a tradition of service and trust over four generations. The funeral home is and has always been family-owned and operated. First opened by John Kitching, the funeral home was passed on to his son Mervyn, who carried on serving families until 1963. It was then that Ron and Eleanor Steepe purchased the funeral home and after many years of hard work expanding the business and facility in stride with the community needs, the Steepes decided in 2004 that the time had come to turn a new page.

The Ludwigs have carried on the tradition of service and care that has been established over the 100-year history of the funeral home. The staffing arrangements have expanded, with Greg Luxon joining the home in 2006, Garnet VanPopta in 2011, Diane Russell (Vanderwoude) in 2014 and Kayla Ruggi in 2022. Denise Baynton joined the funeral home in 2005 as Bereavement Counsellor.

HOW TO CONTACT US:

905.689.4852

Call us 24 hours/day, 7 days/week

Our facilities are located at:

146 Mill Street North, Waterdown, Ontario

Our mailing address:

PO Box 184, 146 Mill Street North
Waterdown, ON. L0R 2H0

Our numbers are:

Toll Free: 1.800.737.8275 | Fax: 905-689-6810

Email: info@kitchingsteepeandludwig.com

www.kitchingsteepeandludwig.com

Our Common Journey

“A funeral or memorial service allows for a time to reflect, and to say goodbye.”



THE DEATH OF A LOVED ONE

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

HEARING THE NEWS

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

FAMILY GATHERS

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

FRIENDS SUPPORT

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

PUBLIC MOURNING

This is an opportunity for you to invite your community to join you in your grief, to offer support and to remember the deceased. Visitation hours provide a structured time for people to offer condolences to the family. A funeral or memorial service allows for a time to reflect, and to say goodbye. The tone of this service is often impacted by religious beliefs and worldviews held by the deceased and the family.

FINAL GOODBYE

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

PRIVATE GRIEVING

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

ADJUSTING TO CHANGE

Life must continue without the person who has died. Slowly a family adjusts to the absence of the deceased. Life changes but it does go on.

Burial Arrangement Options

There are many service options to consider when burial is chosen, depending on your family's wishes for visitation, ceremony or celebration of life. The body may be buried after a visitation and/or service, before a memorial service, or shortly after death.



A) VISITATION AND SERVICE OR CELEBRATION OF LIFE ON TWO SEPARATE DAYS \$6,810

Holding a Visitation and Service allows for you to invite your community to support you in a difficult time. This option allows you plenty of time for friends and relatives to gather. The visitation and service may be held at our facility or place of worship of your choice.

B) VISITATION AND/OR SERVICE OR CELEBRATION OF LIFE ON ONE DAY \$5,420

Sometimes it may make more sense to hold a Visitation and Service on one day, with the visitation leading into the service time. Or you may wish to simply have a service, with no visitation time, or to have a visitation with no formal service. This event may be held at our funeral home or a facility or place of worship of your choice.

C) PRIVATE FAMILY GOODBYE - GRAVESIDE SERVICE \$3,990

It is always helpful to allow time for your family to say goodbye. This includes a small gathering for immediate family at the funeral home, prior to a Graveside Service.



Cremation Arrangement Options

Families choosing cremation have many service options available to them. One important decision to make is whether the cremation will take place before or after a visitation, service or celebration of life. When cremation takes place after services, the body is placed in a casket (purchased or rented), and following the visitation and/or service, is brought to the crematorium. When cremation takes place prior to visitation or service, the body is brought for cremation soon after the death takes place, and an urn is present for visitation, service or celebration of life.

A) VISITATION AND SERVICE ON TWO SEPARATE DAYS

Cremation to Follow.....	\$6,500
Cremation First	\$5,895

Holding a Visitation and Service allows for you to invite your community to support you in a difficult time. This option allows you plenty of time for friends and relatives to gather. The visitation and service may be held at our facility or place of worship of your choice.

B) VISITATION AND SERVICE ON ONE DAY

Cremation to Follow.....	\$5,110
Cremation First	\$4,505

Sometimes it may make more sense to hold a Visitation and Service on one day, with the visitation leading into the service time. Or you may wish to simply have a service, with no visitation time, or to have a visitation with no formal service. This event may be held at our funeral home or a facility or place of worship of your choice.

C) CELEBRATION OF LIFE GATHERING

– FAMILY CENTRE.....	\$4,525
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The Family Centre is the ideal location to host an “open house” with the added comfort of favourite foods and beverages (LCBO licensing included). The option of sharing photos, memorabilia, music and tributes is available, either in an informal and spontaneous setting or at a specific time set aside for eulogies.

D) PRIVATE FAMILY GOODBYE

– FOLLOWED BY CREMATION	\$3,170
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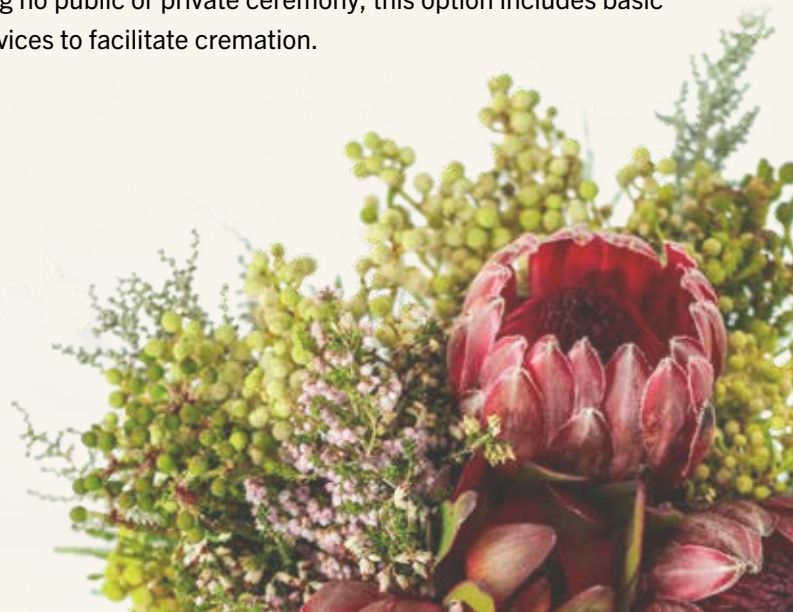
It is always helpful to allow time for your family to say goodbye. This includes a small gathering for immediate family at the funeral home, prior to cremation.

E) CREMATION WITH GRAVESIDE SERVICE..... \$2,640

For those wishing to have a graveside service following cremation, where a ceremony is held when the urn is placed in the ground, or in a columbarium niche, or the cremated remains are scattered.

F) SIMPLY CREMATION..... \$2,270

For those wishing no public or private ceremony, this option includes basic professional services to facilitate cremation.



Itemized List

“A funeral or memorial service allows for a time to reflect, and to say goodbye.”



ALL OF OUR SERVICES INCLUDE our complimentary “Family Care” to assist you with the many details that need to be dealt with after the funeral and our complimentary DVD tribute to the memory of your loved one.

BASIC PROFESSIONAL FEES\$1,095

Professional consultation with licensed personnel, which may include but is not limited to: expert advice on options to meet your needs, including essential services relating to disposition, drafting notices, planning scheduling of services and advising regarding possible government benefits. Includes provincial licensing costs and proportionate share of taxes to all levels of government. A basic professional fee is payable whenever we provide services to you.

COORDINATING RITES AND CEREMONIES\$250

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

DOCUMENTATION\$295

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 and documentation necessary to ship the body out of the country. As part of this service, we will provide you with proof of death certificates; such certificates are usually accepted for most estate settlement purposes, but sometimes a provincial Death Certificate will be necessary and is available from the Office of the Registrar General.

TRANSPORT REMAINS – BASIC\$360

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 50 km.

BASIC PREPARATION\$250

The preparation of the body for placement into the casket, including bathing, dressing and the setting of facial features

for identification or viewing without embalming.

EMBALMING\$295

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.

STAFF SERVICES – CEREMONY\$595/\$995

(On-site/Off-site) Staff to coordinate and oversee the Ceremony or Memorial at our premises. If the Ceremony or Memorial takes place at an off-site location, an equipment charge and additional staff services charges will apply in lieu of and equivalent to facility use fees.

STAFF SERVICES – RECEPTION.....\$200

Staff services in preparation for, during, and after the Reception time.

FUNERAL CELEBRANT.....\$300

Staff service provided to plan, lead, host and coordinate the details of the Service or Ceremony.

FACILITIES – PREPARATION / EMBALM / SHELTER\$160 / \$195

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

FACILITIES – VISITATION\$795

A room or rooms for the reception of family or friends during the Visitation period, which includes use of a coffee lounge.

FACILITIES – SERVICE.....\$795

Use of our chapel and equipment for one hour prior to the Funeral Service in addition to the service time.

FACILITIES – RECEPTION.....\$395

Use of reception facilities following the Funeral Service or Ceremony including hot and cold refreshments, dishes, napkins and table linens.

MEMORIAL STATIONERY\$325

Personalized guest register book, cards, thank you notes, laminated obituary bookmarks and service folders including all design and printing.

VEHICLES – LEAD / CLERGY / INTERMENT.....\$175

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

VEHICLES – LIMOUSINE\$310

A limousine to accommodate family or pallbearers on the day of the Service or Ceremony.

VEHICLES – SUBSEQUENT TRANSFER OF REMAINS.....\$385 / \$595

A vehicle for transfer of the deceased to the place of Service or Ceremony and/or the cemetery or crematory.

VEHICLES – UTILITY VAN.....\$95

A general purpose vehicle to transfer equipment or flowers to the place of the Service or Ceremony and/or to the cemetery or other local delivery location.

EQUIPMENT FOR OFF-SITE SERVICES.....\$300 / \$430

The provision of funeral equipment for Visitation and/or Ceremony provided off-site.

PACEMAKER REMOVAL.....\$50

The removal and disposal of a pacemaker when required prior to cremation.

CHAPEL MUSICIAN.....\$175

Services of a musician provided by the funeral home for accompaniment during a service.



Are you thinking of Burial?

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

SOME FACTS ABOUT BURIAL:

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

DO I NEED TO PURCHASE A VAULT?

Some cemeteries either require or recommend purchasing a vault or cemetery liner to enclose the casket in the ground. This offers protection from the weight of the earth, and in the case of sealing vaults, protection from the elements in the ground.

PLANNING AHEAD

We believe it is a good idea to select burial plots ahead of the time of need if possible. Selecting a final resting place for a loved one is an important decision that we can help you with. We have information available for all cemeteries in the area and can provide





you with comparisons so that you can make a decision that fits both your wishes and your budget. Please give us a call or send us an email if you would like any information about cemeteries in your area. In addition we can help you with designing and installing a fitting tribute in the way of a memorial monument or marker.

WHAT MEMENTOS OR PERSONAL ITEMS CAN BE PLACED IN A CASKET PRIOR TO BURIAL?

Any personal items can be placed in the casket, like notes or photos, which can be a helpful way to say goodbye. We will ask you whether any jewelry or mementos placed with your loved one during the visitation should be left with the person, or returned to the family. If desired, we can donate eyeglasses to charity.

ARE KEEPSAKES FOR CREMATION ONLY?

Some people find it helpful to have a part of their loved one to keep with them, as a special way to remember them. This is possible if you choose burial as well as cremation. Instead of cremated remains, a lock of hair can be enclosed for safekeeping, or a special note or photo. We have jewelry options that can incorporate your loved one's fingerprint or locket that will hold an important photo. Ask one of us to tell you about the many options available.

“We have information available for all cemeteries in the area and can provide you with comparisons so that you can make a decision that fits both your wishes and your budget.”

Are you thinking of Cremation?

We would be honoured to assist you in arranging for cremation. We wish to share some information about cremation with you.

THE CREMATION PROCESS

Cremation involves reducing the body to bone fragments by applying intense heat (approximately 1000 degrees Celsius) for a period of two to three hours. The cremated remains, which are commonly referred to as ashes, are removed from the cremation chamber, and any metal objects are removed. The cremated remains are then processed, so that they are of an equal consistency. They will often appear white or grey in colour, and typically weigh between 1 to 2 kilograms.

WHAT MEMENTOS OR PERSONAL ITEMS CAN BE PLACED IN A CASKET PRIOR TO CREMATION?

Any personal items can be placed in the casket, like notes or photos, which can be a helpful way to say goodbye. Since most items will be destroyed as part of the cremation process, we suggest that jewelry be removed and placed inside the urn with the cremated remains after the cremation has taken place.

WHAT FUNERAL SERVICES CAN BE SELECTED IF CREMATION IS CHOSEN?

Cremation does not limit the funeral services that may be chosen. The same options available with earth burial are available with cremation. Some of these

choices include the type of casket, having an open casket viewing or visitation, location of service, and type of funeral or memorial service. Ask one of us if you have any questions about this.

OUR CREMATORIUM

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





*Cremation with
Cave.*

ATTENDING THE CREMATION

We are used to being present for the burial of a loved one, but have you considered attending the cremation? Some families find it beneficial to accompany us to the crematorium, and to have a goodbye ceremony in the Evergreen Crematorium Chapel, as a way of seeing the process through. If desired, you may even witness the beginning of the cremation process in a respectful manner. The drive from Waterdown to Milton is a beautiful one that takes us through the countryside north of Burlington. Many families have appreciated accompanying their loved one for a final journey. Ask your funeral director about how this might work for your family.

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

Celebration of Life

When the burial or cremation is a private family ceremony, a Celebration of Life Reception gives the opportunity for friends and loved ones to gather with the family at a convenient time to share memories and stories and celebrate the life that was lived.

The Family Centre is the ideal location to host an “open house” with the added comfort of favourite foods and beverages (LCBO licensing available). The option of sharing photos, memorabilia, music and tributes is available, either in an informal and spontaneous setting or at a specific time set aside for eulogies.



Receptions

Food has always been a major part of any life event, and a funeral is no different. Allow us to take the hassle out of organizing a reception by having us host it for you in our Family Centre. We'll provide the coffee, tea and cold drinks, as well as all the china and dishes.

We're willing to work with any caterer, and we can offer suggested caterers as well.

The Family Centre is located just down the hallway from the Chapel, and both rooms are on the same level. It is bright and spacious, and in the warmer months our large outdoor space can also be enjoyed.





Make it Personal

Even the smallest touch can make a big difference in personalizing your funeral services. There is no right or wrong when it comes to remembering your loved one and honouring their life, accomplishments, and individuality.

Personalization isn't just about marking your loved one's individuality. It also allows family and friends to feel comforted by the services and experience their connection to the life being honoured. A memorable and meaningful service can be an important part of the healing process for those who are coping with a loss. We work closely with you to get to know your loved one's life story and consider ways to represent your bond and pay tribute to their unique journey.



Your Ideas

We would love to help you bring to reality any ideas you may have to personalize the funeral of a loved one. Let us know if you have specific ideas and we will do our best to figure out the logistics to make it happen.

MEMORY COLLAGES

We can provide memory boards for the display of snapshot photos and other memorabilia. These encourage conversations of special times and happy memories and provide a valuable time together for the family as they prepare the tribute.

SPECIAL MUSIC

Everyone has a special song or piece of music that carries deep associations and memories. We can play your recorded music (we'll find it for you if you don't have it), or arrange a live performance. Live musical tributes can include bagpipers, buglers, harpists, organists, pianists or a soloist, to name a few.

A FITTING SEND-OFF

We can arrange for a special send-off by having a horse-drawn hearse to take your loved one from the service to the cemetery. We can also arrange for a motorcycle hearse or a beautifully restored 1940 Packard hearse.

COMPLIMENTARY LIVESTREAMING

Do you have family or friends out of town, who may not be able to attend the service in person? Allow us to live-stream the funeral or memorial service in our Chapel, so that every important person has an opportunity to gather virtually and say goodbye from afar. Ask us about how we can set this up for your family.



Celebrant Services

EVERY LIFE IS WORTH REMEMBERING



WHAT IS A FUNERAL CELEBRANT?

A Celebrant is a person who is trained and certified to meet the needs of families during their time of loss. A Celebrant serves by providing a funeral service that is personalized to reflect the personality and life-style of the deceased.

WHY USE A CERTIFIED CELEBRANT?

The training for Celebrants established by the In-Sight Institute seeks to provide the most comprehensive and sensitive training available. It is important that you and your family know that you are being served by someone who understands the process and is prepared to offer the very best service possible.

WHAT DOES A CERTIFIED CELEBRANT OFFER THE FAMILY?

A Celebrant has been specifically trained to design a service for your loved one that is completely personal, incorporating those unique stories, songs and

experiences that defined the loved one. A Celebrant will schedule a special Family Time for your family to share memories, anecdotes and special moments in the loved one's life. The essence of the service will be based upon the remembrances of the family. The Celebrant will consult with you to help design a service that best reflects and memorializes the life of your loved one. The Celebrant can serve at a funeral service, memorial service, graveside service, anniversary tribute, tree planting, bench dedication or any other gathering designed to honour the deceased.

WHAT IS THE COST?

The Celebrant will spend approximately 10 hours in preparation for your service as well as the expense of maintaining a resource library and on-going training. The average cost for the Funeral Celebrant Services is \$300 plus H.S.T. and may be added to your funeral service account.



PERSONALIZED STATIONERY.....\$325

We will also create personalized stationery to help honour your loved one. We will help you choose from over 500 themes that pay tribute to different hobbies, interests, careers and nature. We work with you to incorporate favourite photos, poetry, or biographies so that the stationery becomes something more than just a guest register book and cards. It becomes a precious keepsake recording an important event for your family.

The stationery package includes a register book, memorial cards, laminated bookmarks for the family, a candle, and thank you cards.



COMPLIMENTARY LIFE-STORY PHOTO SLIDESHOWS

We don't remember days, we remember moments.

We often have families tell us that the process of going through and selecting favourite photos is incredibly meaningful. Each photo brings back a different memory, and with each memory comes a story. Allow us to help you compile those photos, memories and stories by creating a complimentary LifeStory Slideshow DVD.

All we need is around 50 photos and three or four favourite pieces of music, and we will create a beautiful tribute that we can show during the visitation and funeral. It will also become a treasured keepsake for your family.

Casket Selection

The two main purposes of a casket are to provide the primary protection of the deceased in burial, and to act as a focal point during the services. Therefore, choosing the right casket for yourself or a loved one is a very personal decision.

The value, selection and cost of caskets are affected by a number of factors such as materials of construction, design details and personalization features. Basically there are two types of caskets – metal and wood.

WOOD

Wood caskets can either be of solid construction, or made of select wood veneers. Most people who choose a wood casket do so because of the warmth and beauty of the wood. In fact, no two wood caskets are identical, since the graining patterns are unique to each one.



METAL

Those who choose metal caskets typically value the protective qualities they offer, as well as the various colours, styles and ornamentation options available.



POPLAR SOLID AND VENEER



FERGUS POPLAR VENEER

Victoriaville WR252-00084

Solid Poplar with veneer components, rustic brown colour treatment, satin finish, beige crepe interior, adult standard

\$1,695



DURHAM POPLAR VENEER

Northern 504D

Poplar veneer construction, rosetan crepe interior, adult standard

\$1,895



NEWINGTON POPLAR VENEER

Victoriaville WC252-00008

Veneer shell with solid poplar components, light walnut colour with polished finish, tan crepe interior, adult standard

\$2,295



MINTO POPLAR VENEER

Northern 632

Poplar veneer construction, double coat walnut gloss finish, rosetan crepe interior, adult standard

\$2,595



BRIGHTON POPLAR

Victoriaville WR252-00319

Solid Poplar and veneer components, bronze colour treatment, satin finish, tan crepe interior, adult standard

\$2,895



CARSON POPLAR

Victoriaville WR252-00318

Veneer and solid poplar wood components, sangria satin finish, tan crepe interior, adult standard

\$2,995

PINE AND ASH



DELTA PINE

Northern 405

Solid pine, light walnut satin finish, rosetan crepe interior, adult standard

\$1,995



CARLTON SOLID AND VENEER ASH

Northern 33

Solid and veneer ash construction, gloss finish, rosetan crepe interior, adult standard

\$2,395



MONTCLAIR SOLID AND VENEER ASH

Victoriaville WR232-00426

Veneer ash shell with solid ash components, medium gloss finish, beige crepe interior, adult standard

\$2,695

MAPLE



HOMESTEAD MAPLE

Northern 707

Solid maple, Algonquin mist gloss finish, rosetan crepe interior, adult standard.

\$2,995



MICHAEL ANGELO MAPLE

Victoriaville WC220-00001

Solid Silver Maple Construction, high gloss finish, interchangeable keepsake corners, beige velvet interior, "Last Supper" hardware, adult standard

\$3,595



BRIAR HILL BIRD'S EYE MAPLE

Victoriaville WR227-20001

Solid Bird's Eye Maple construction, gloss finish, champagne linen interior, adult standard

\$3,895

OAK SOLID AND VENEER



BRETON SOLID AND VENEER OAK

Northern 445

Oak veneer with solid oak components, light satin finish, rosetan crepe interior, adult standard

\$2,295



FAIRHOLME OAK

Victoriaville WR210-00195

Solid oak, octagonal shape, blended rub gloss finish, rose crepe interior, embroidered rose panel, adult standard

\$3,095



WOODSTOCK OAK

Victoriaville WC210-00036

Solid Appalachian red oak, topaz colour with satin finish, beige velvet interior, adult standard

\$3,495



CAMBRIAN OAK

Northern 23

Solid 2-inch plank oak, high gloss finish, cream white velvet interior, adult standard

\$3,995



ACROPOLIS OAK

Northern 958

100% Solid Canadian Oak, satin finish, eggshell linen interior, adult standard

\$4,195



BENNINGTON OAK

Victoriaville WR210-00284

Solid red oak, shaded Persian fawn colour treatment, lustrous satin finish, ivory velvet interior, adult standard

\$4,495

CHERRY



WABASH CHERRY

Victoriaville WC205-00029

Solid cherry, cherry-polished finish, champagne velvet interior, adult standard

\$3,995



CHURCHILL CHERRY

Northern 954

Solid Canadian Cherry, gloss finish, toast velvet interior, adult standard

\$4,595



BORDEAUX CHERRY

Victoriaville WR205-20818

Solid Finest Cherrywood Construction, Rich Garnet high-gloss finish, inlaid gold trim, beige velvet interior, adult standard

\$6,195

MAHOGANY



VERSAILLES MAHOGANY

Northern 979

Solid mahogany, walnut gloss finish, toast velvet interior, adult standard

\$4,995



ST. PATRICK MAHOGANY

Victoriaville WC201-00016

Solid mahogany, high gloss finish, beige velvet interior, adult standard

\$5,195



DIPLOMAT MAHOGANY

Victoriaville 01-9700-62

Solid Mahogany, full couch, polished finish, pearl velvet interior, pleated panel, adult standard

\$8,195

METAL



PAYNE STEEL

Victoriaville MR260-00105

20 gauge steel, available in 5 colours, acrylic finish, crepe interior, adult standard

\$2,395



ROSEBUD STEEL

Victoriaville MR260-00083

20 gauge steel, protective seal, acrylic finish, pink crepe interior, with embroidered head panel, adult standard

\$2,695



ATLANTIC BLUE

Victoriaville MR250-00181

18 Gauge Steel Accoseal, Atlantic blue treatment, acrylic shaded lustrous finish, light blue crepe interior, adult standard.

\$3,195



CASHMERE STEEL

Victoriaville MR250-00264

18 gauge steel, protective seal, beige velvet interior, adult standard

\$3,795



SILVER ROSE PLATINUM

Victoriaville MR250-00197

18 gauge steel, protective seal, pink velvet interior with embroidered details, adult standard

\$3,995



PRINCETON COPPER

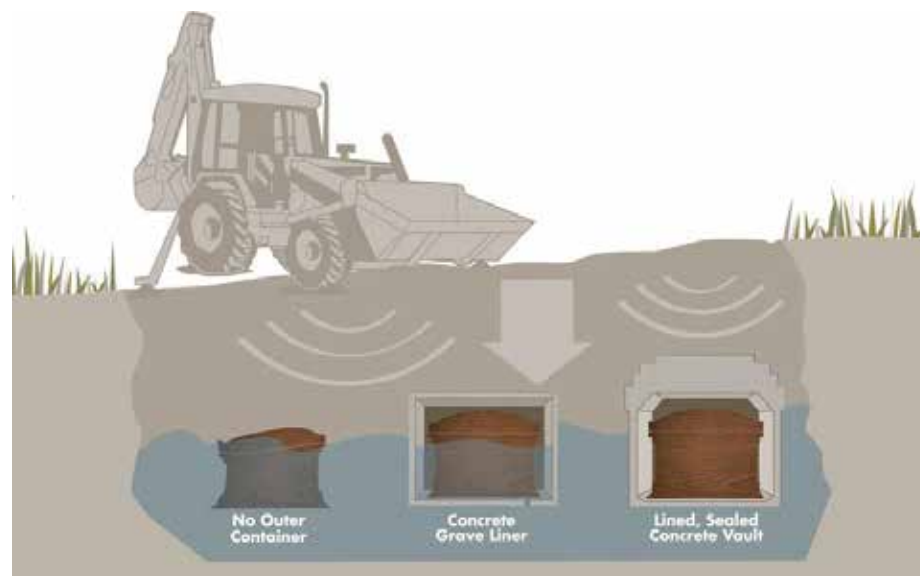
Victoriaville MR220-00107

32 oz. solid copper, brushed copper finish, protective seal, champagne velvet interior, adult standard

\$6,595

Burial Vaults

Some cemeteries require you to purchase a burial vault or concrete liner, but other cemeteries give you the option. The diagram to the right demonstrates the benefits of a liner or burial vault. A concrete liner or a sealing burial vault will provide stability for the ground, as well as protection for the casket. Burial vaults will also seal the casket from the elements.



CONCRETE LINER

Superior

Two-piece, unsealed, concrete burial crypt

\$1,095



GUARDIAN VAULT

Superior

Gold-sprayed concrete, asphalt-sealed, decorative burial vault

\$1,295



TITAN VAULT

Doric

Gold-sprayed, plastic-lined, sealing burial vault

\$1,695



PATRICIAN VAULT

Doric

Decorative, plastic-lined, sealing burial vault

\$2,295



ATHENIAN ROSE VAULT

Doric

Decorative grey, stainless steel-lined, sealing burial vault

\$3,295



ATHENIAN VAULT

Doric

Decorative grey, stainless steel-lined, sealing burial vault

\$3,295



LYDIAN VAULT

Doric

Decorative copper, lined, sealing burial vault

\$3,995



BRONZE VAULT

Doric

Decorative bronze, lined, sealing burial vault

\$3,995

Natural Burial

A natural burial is an alternative to traditional burial, allowing the body to return to the earth as naturally as possible. The natural burial section at Mt. Hamilton Cemetery offers a special area where this is possible, while also maintaining a natural ecosystem. The area's habitat and ecosystem will be enhanced over time.



BURIAL

The natural burial section will allow a simple wood or wicker casket without any metal or chemical finishes to be used. The body must be embalmed with plant based embalming fluids, or unembalmed. The gravesite will be unmarked, and a common memorial will be offered.

CREMATION

The natural burial section allows the burial of a biodegradable urn, or scattering of the cremated remains. The gravesite or scattering area will be unmarked, and a common memorial will be offered.



ECO - FRIENDLY CASKETS, CARRIERS AND SHROUDS



WILLOW CARRIER AND COTTON SHROUD

Northern Casket PI - Tray

Willow Weave with Natural Finish, rigid paulownia wood & bamboo - reinforced base, Natural cotton interior, flax rope and seagrass handle.

\$1,995

Includes Northern Casket PI - Shrd (Cotton Shroud)



BAMBOO COFFIN

Northern Casket PI - Coff

Bamboo Weave with Natural Finish, Natural cotton interior, rope and bamboo handles.

\$1,695



EDEN 102

Northern Casket 102

100% Canadian Solid Poplar, slide top and solid wood bottom , peg and dowel assembly (no metal, steel, or plastics) Natural finish, natural cotton interior.

\$795



EDEN 116

Northern Casket 116

100% Canadian Solid Poplar, slide top and solid wood bottom , peg and dowel assembly (no metal, steel, or plastics) Natural finish, natural cotton interior

\$1,195



EDEN 104

Northern Casket 104

100% Canadian Solid Ash , solid wood bottom , peg and dowel assembly (no metal, steel, or plastics) Hand filled, tongue oil finish, single coat natural sealer, natural cotton interior.

\$2,995

Cremation Containers and Caskets

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

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



CREMATION CONTAINERS



BASIC WOOD & CARDBOARD

Eternite 101

Wooden tray with cardboard shell, adult standard

\$235



BASIC CLOTH COVERED CASKET

Northern 60HP

Presswood construction, blue cloth cover, white interior, adult standard

\$745



APELLA

Northern 250

Poplar veneer, rosetan crepe interior, adult standard

\$895



WOODWARD

Northern 527

Solid poplar, wood handles, muslin interior

\$1,095



GREY VICUNA

Northern 70

Presswood construction, grey cloth covering, white satin interior, adult standard

\$1,295



CARTER POPLAR

Northern 228N

Solid Poplar construction, with a natural finish. Rosetan crepe interior, with a padded, adjustable bed

\$1,595

CREMATION CASKET RENTALS



DURHAM RENTAL Northern 504

Poplar veneer construction, rosetan crepe interior, adult standard, with rosetan crepe 102 Eden cremation container

Rental: \$700
Cremation Container: \$595

= \$1,295



HOMESTEAD RENTAL Northern 707

Solid maple, Algonquin mist gloss finish, rosetan crepe interior, adult standard, with velvet 102 Eden cremation container

Rental: \$1,000
Cremation Container: \$695

= \$1,695



FRONTENAC RENTAL Northern 18W

Solid poplar, dark walnut finish, rosetan crepe interior, adult standard, with rosetan crepe 102 Eden cremation container

Rental: \$900
Cremation Container: \$595

= \$1,495



CAMBRIAN RENTAL Northern 23

Solid 2-inch plank oak, high gloss finish, cream white velvet interior, adult standard, with velvet 102 Eden cremation container

Rental: \$1,200
Cremation Container: \$695

= \$1,895

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

Urns & Vaults

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



WOOD URNS

BEECHWOOD

Joyal & Allard
185307



\$449

CHERRY SIGNATURE

North Urn
NU 213



\$449

COURAGE TWO-TONE CHEST

North Urn
NU 800-191



\$495

MAPLE LILY

North Urn
NU 214



Solid Maple \$449

WINCHESTER

Elite
WIN



Walnut or Oak \$495

WINCHESTER COMPANION

Elite
WIN-C



Walnut or Oak \$595

COLLINS COLLAGE

Elite
COLC-W



Personalization included \$595

CANOE

Wallace



\$495

HOCKEY

Wallace



\$495

VICTORIA

Elite
VIC



Walnut or Oak \$475

BARNBOARD

Gravure Craft
UR7222



Also available in grey \$395

BRADBURY PECAN

Batesville
208692



Other symbols available \$595

METAL URNS

WINGS OF HOPE

Commemorate
A1040



White, blue and yellow \$595

SOARING DOVES

Commemorate
A232



\$395

MOTHER OF PEARL

Commemorate
A230



\$495

BLESSING PEARL

Commemorate
A290



\$495

BUTTERFLY WINGS

Joyal & Allard
129206



Fibreglass \$359

MONARCH JALI

Commemorate
A250



\$595

ALUMINUM COMPANION

Joyal & Allard
490415



\$895

ANTIQUE JOURNALS

Eckels
5200



Engraving included \$695

NIRVANA ADIEU

Commemorate
A270



\$495

ELEGANT LEAF

Commemorate
A540



Bronze and midnight \$395

BRASS RADIANCE GOLD

Commemorate
A216



\$395

BRONZE SOLITUDE

Eckels
385



\$745

CERAMIC, MARBLE AND STONE URNS

GOLD BUTTERFLY

Silver Prairie
18



Ceramic \$395

TIGER EYE

Eckels
903



Marble \$595

TRIUMPH ONYX

North Urn
NU TOB101



Marble \$595

MUSKOKA

Eckels
901



Marble, other designs available \$895

MOTHER OF PEARL

Silver Prairie
30



Ceramic \$225

HEART COMPANION

Fabhaven
FH1P



Marble \$1,295

DIVINE

Fabhaven
FPB



Cultured Marble \$565

SEA BREEZE

Silver Prairie
69



Ceramic \$395

RAKU

Joyal & Allard
18970



Ceramic \$475

PLINTHE OVAL

Sentiments
Unlimited
1102



Cultured Marble \$455

CATHEDRAL

Fabhaven
FC



Cultured Marble \$495

GOLFER

Silver Prairie
20



Ceramic \$395

BIODEGRADABLE AND SCATTERING URN

HANDCRAFTED BIODEGRADABLE

Gravure Craft
UR-8002



Handcrafted Biodegradable \$295

SALT

Victoriaville
US899-30038



Water soluble \$695

OCEAN SAND

Gravure Craft
UR-8004



Biodegradable, keepsake \$395

ECO SPHERE

North Urn



Compressed sand \$395

OCEAN SUNSET SCATTERING TUBE

Victoriaville
US830-30041



Various designs \$125

ASCENDING DOVE SCATTERING TUBE

Victoriaville
US830-30041



Cardboard \$125

AQUA BLUE

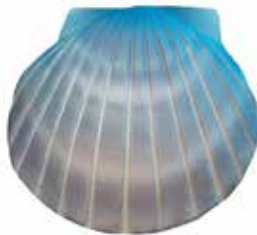
Gravure Craft
UR-8005



Water soluble \$395

SHELL

Victoriaville
US899-30106



Paper \$695



SCATTERING





Scattering the cremated remains of a loved one is a big decision as it cannot be reversed. Cremated remains are not light weight like wood ash, but are weighty and granular, more like fine gravel. This should be taken into account when scattering as they should not be left on the surface but turned under the ground. Your own private property may be used for scattering, but other’s property is off limits. Common land can be used for this purpose with discretion. This is a decision that should be discussed with all concerned, and the option of scattering a portion and allowing for the interment of the balance of the cremated remains in a cemetery where your loved one can be memorialized is worth consideration.

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



URN VAULTS

TITAN Superior		Cemetery set-up included \$920
ATHENIAN Superior		Cemetery set-up included \$1095
BRONZE Superior		Cemetery set-up included \$1195
LARGE FIBREGLASS Fabhaven		Various sizes \$450

PATRICIAN Superior		Cemetery set-up included \$995
LYDIAN COPPER Superior		Cemetery set-up included \$1195
CULTURED MARBLE Superior		Cemetery set-up included \$945
LARGE CULTURED MARBLE Fabhaven		Various sizes \$550

URN VAULTS

Urn vaults are used to contain the urn for burial. This provides protection for the urn and helps to prevent the urn from shifting with ground frost and helps identify the parameters of the burial space in the lot.

Many people also use this as a receptacle for placing personal items of meaning with the remains.



Keepsake Options

JEWELRY

Wearing a remembrance or cremation jewelry piece is a way to keep the memory of your loved one close to your heart and with you at all times. Cremation jewelry features a small compartment designed to hold a small amount of cremated remains, a lock of hair, dried flowers, earth from the burial site, or nothing at all. These pieces can simply be a thoughtful remembrance of a loved one. An assortment of options are available.

ELEMENTAL GLASSWORKS

Memories in Glass. Custom made blown glass jewelry or keepsakes, where the cremated remains are incorporated into the glass designs where they are seen, and not hidden away.

elementalglassworks.com

ETERNITY'S TOUCH

During the arrangement conference, we will ask whether you would like your loved one's fingerprint image taken. We will digitally

capture the fingerprint, which may then be used to create a unique creation of sterling silver, white or yellow gold that incorporates your loved one's fingerprint. Because each piece is unique, it becomes a constant reminder of the bond you share with your loved one, creating a legacy for generations to come.

eternitystouch.com

DNA MEMORIAL

DNA Memorial provides a family the last opportunity to collect the treasure of your deceased loved one's DNA by providing banking and keepsake options. They do not test the DNA for genealogical or medical purposes; they simply provide a preserved DNA sample. This sample can be sent directly to the family or alternatively stored with DNA Memorial. Home Banking is the most economical offering of our services and products. The sample DNA is placed inside a sealed sterile vial with content identification.

dnamemorial.com



JEWELRY



ELEMENTAL GLASSWORKS



ETERNITY'S TOUCH



DNA MEMORIAL

Loved Remembered Keepsakes & Jewelry

All Loved Remembered products are hand-made in Italy, to give you the opportunity to keep your loved one close, while being confident of the quality of each item. Each piece comes with a certificate of authenticity.

The genuine Murano glass pendants and urns are designed to safely and securely hold a small amount of cremated remains, a lock of hair, crushed flowers or any other small keepsake. Murano glass has been hand-crafted in Italy since the 10th century, making this one of the most unique and durable keepsake urns ever made.

lovedremembered.com

All jewelry items and mini-urns can be ordered with an acrylic photo frame, which holds any 5x7 photo, and offers a special place to keep your item when not being worn.



*"Peaceful Waters"
in the Bicono design*

Each jewelry item comes with a 925 Sterling Silver, rhodium-plated chain. Many other styles and shapes available. Ask to see the complete collection.



*"Loving Whispers"
Mini-Urn, with glass dome*

Mini-urns are available in many different shapes and colours. Ask to see the complete collection. The glass dome, a special place to hold and protect your keepsake, can be engraved or be left plain.



Hammered Finish Cross

Many different pendant urns are available, in 925 Sterling Silver or 10K Yellow Gold. Most can be engraved with a special message as well. Ask to see the full collection.

Engraving, Monuments & Markers

Placing a memorial at the gravesite of a loved one is a unique way to honour a life lived. By etching our loved one's name in a permanent place on a bronze or granite piece, we find solace in permitting the ongoing expression of the name by which we knew them and now remember them.

FLAT MARKERS

BRONZE



GRANITE



We will meet with you at the funeral home, or at your home if that is easier, to help you design a granite or bronze monument or flat marker. We hope that meeting with the people you already know, in an environment and location with which you are familiar, will also make this easier for you.

Every cemetery has different bylaws regarding monuments and markers, so we can advise you about what will be allowed at your gravesite. Certain cemeteries only allow one type of marker, so that the cemetery is very uniform, but others are more flexible in what they allow. This information might be helpful to you when choosing a cemetery as well. We will also help you order the pouring of the foundation at the cemetery.

YOU MAY WISH TO CONSIDER THE FOLLOWING QUESTIONS WHEN PLANNING A MARKER OR MONUMENT:

- What colour granite would you prefer?
- What size would you like the monument or marker to be? How many names will be engraved on the memorial?
- How would you like the names to appear on the memorial?
- Would you like any personal photos, or any designs to be included?

THE DESIGN PROCESS WORKS LIKE THIS:

We meet with you to design and sketch out your memorial. A line-drawing or proof is made up, and sent to you by e-mail or regular mail. Any changes may still be made until you are 100% happy with the design. At that point, the order is placed. A typical timeframe is 8-12 weeks from the time of order to installation in the cemetery, at which time we will inform you that it has been completed.

A deposit of half the amount is required at the time of order, with the balance due once it has been installed.

Here are a few of the granite colours available.
Ask to see the complete collection.

BARRE GREY



BRITS



JET BLACK



MOUNTAIN ROSE



RED DEER MAHOGANY



ENGRAVING ON EXISTING MONUMENTS OR MARKERS

Let us take care of additional engraving, which is done on-site. Our engraver will match any existing text. Please ask your funeral director for a quote, which is based on the amount of characters to be engraved.

LIFE'S QR

Talk to us about adding a distinctive metal plaque containing a unique QR code to your new or existing monument. The code will direct visitors to a memorial page, which you can edit and add to whenever you like. A one - time fee ensures that your online memorial will be hosted for generations to come, alleviating any concerns about additional costs.



Funeral Preplanning

Funeral planning as a part of estate planning is a responsible decision. Whether facing the imminence of death in the family, or making responsible arrangements for your estate and affairs, there is great benefit in discussing funeral arrangements in advance for yourself or a loved one.

Let's talk about it in the comfort of your own home or at our location, at a time that is convenient for you. We can present you with a range of funeral services and merchandise, which is tailored to suit your traditions, beliefs and budget, in a confidential and pressure-free manner. There is no cost or obligation.



PLAN AT YOUR OWN PACE.

Ask for our complimentary Plan at Your Own Pace booklet by calling or emailing us. The booklet will allow you to give meaningful thought to what kind of funeral arrangements would be helpful for your family. Then, when you're ready, we would be honoured to meet with you to answer any of your questions, and help you record your wishes.

WHY SHOULD YOU PLAN AHEAD?

Pre-planning offers a number of benefits:

- Pre-planning gives you, as well as your family, peace of mind. Pre-planning leaves our loved ones with a clear idea of your wishes and intentions.
- Pre-planning offers an opportunity for you and your spouse to carefully weigh all the options, and make decisions together, without the emotion of a recent death.
- Should you wish to pay for the funeral ahead of time, you will know that your family will be relieved of the financial burden associated with the funeral arrangements. Everything will be looked after.

HOW DO YOU PAY FOR FUNERAL ARRANGEMENTS AHEAD OF TIME?

There are many options for setting aside funds to cover funeral costs. Paying today means that the costs associated with the arrangements are guaranteed. That means that even though costs will rise over the years, you and your family will not have to pay anything more. There are many options to pay in installments, with pre-authorized debit, or credit card payments. Talk to us about what might work best for you.

GUARANTEED TRAVEL ASSURANCE PLAN

Are you planning to travel at all? Transporting remains from elsewhere back home can be a costly endeavour. Enrolling in the Guaranteed Travel Assurance Plan means that the costs and logistics of repatriation will be looked after. You simply pay a one-time fee of \$525, and you will be covered. This plan covers any expenses when a death occurs anywhere over 100kms from home.

COMPLIMENTARY

Family Care Program

Most people don't think about the day after a funeral. That's why we do. For most of us, there will never be a day quite like the one following a funeral. With fewer distractions, the reality of loss seeps into places we didn't know existed. People around us ease back into their routine.

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

THAT'S WHERE FAMILY CARE STEPS IN.

We offer Family Care because we know it makes a difference to families who have entrusted us with their loss. A trained Family Care counselor helps you begin the healing process by providing valuable “hands-on” assistance with many of the tasks (large and small) that must be dealt with.

HERE IS WHAT YOU CAN EXPECT FROM FAMILY CARE:

Beneficiary changes, notifying the appropriate government agencies and timely insurance claims are among the most pressing matters facing a survivor, and may impact your financial well-being.

Some things, left undone, have the potential to complicate your life if not addressed in a timely manner.

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

We provide a record of every phone call made on your behalf, including promises – from forms in the mail to answers that are in the works – will be noted for your reference.

There is follow-up too. We promise future help, such as filling out forms as they come in, so you can be assured we will check in with you periodically.

For more information see pages 48 and 49.



Caring For You

COPING WITH LOSS



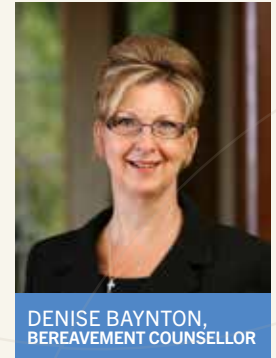
MANY PEOPLE WHO EXPERIENCE LOSS HAVE CONFUSING EMOTIONS SUCH AS:

- Feeling like they are going crazy
- Feeling all alone as others carry on with their lives
- Feeling that no one cares
- Being overwhelmed with everyday tasks
- Wondering where you go from here—how do you move on?
- Relationship difficulties
- Feelings of guilt or anger

IN ADDITION, SOME PEOPLE EXPERIENCE PHYSICAL SYMPTOMS SUCH AS:

- Not sleeping well
- Not eating properly
- Substance abuse problems
- Headaches
- Fatigue
- Depression
- Lack of concentration

You may not experience any of these symptoms or you may experience more than



one. There is no right or wrong way to grieve, but when grieving starts interfering with your regular routine, you may wish to consider accessing a bereavement support group.

A bereavement support group provides a comfortable setting in which you can discuss your feelings with people who are going through a similar experience and are better able to understand and help.

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

Grief is a process we all go through in our own way. Kitching, Steepe & Ludwig offers a resource to those who wish to benefit from the caring and understanding of a support group experience

WHAT DOES THE GROUP DO?

1. The general goal is to work through the grief process so that you are able to emerge into your new life after loss.
2. The group is set up to meet the needs of its individual members.
3. The process is to educate, inform,

support and share with others going through the grief process

4. Topics will include the experience of loss, the funeral and its impact, conflictual feelings and emotions, exploring the whys of your grief, common myths about grief, relationship dynamics and changes among survivors, resources and social supports, grieving in a community that may not acknowledge grief, and beginning to live with loss.

GROUP SESSIONS AND REGISTRATION

WHEN AND WHERE ARE THE SESSIONS?

10 week group sessions are held in the Fall, Winter, and Spring every Wednesday evening in the Kitching, Steepe & Ludwig Family Centre (146 Mill Street North). The complimentary sessions run from 7:00 – 9:00 p.m.

HOW TO REGISTER FOR THE GROUP

Simply contact our counsellor, **Denise Baynton, at 905-689-4852.**

BEREAVEMENT SUPPORT

DROP-IN EVENINGS

A general drop-in support evening is held on the fourth Thursday evening every month from 7:00-9:00 in the Kitching, Steepe & Ludwig Family Centre. Feel free to drop in at 7:00 p.m. to find out about the group sessions, to meet Denise, or to receive on-going support and encouragement

SUPPORT AFTER SUICIDE BEREAVEMENT DROP-IN SUPPORT

The death of a loved one by suicide presents special problems in grieving. There is a safe place in our community for survivors (family and loved ones of suicide victims) to share their loss with others who are experiencing similar thoughts and feelings.

Drop-in support is open to all adult survivors of suicide, and is held from time to time in the Kitching, Steepe & Ludwig Family Centre. Feel free to contact Denise to find out about additional resources or to receive on-going support.

INDIVIDUAL OR GROUP COUNSELLING

Individual or group counselling is available on a fee per session basis and may be arranged by contacting Denise Baynton at the funeral home.

“Grief is a process
we all go through
in our own way.”



Funeral Preplanning

FUNERAL SERVICES FOR:

Description of Services:

.....

.....

.....

.....

.....

.....

.....

.....

Total Services:

Casket:

Vault/Urn:

SUBTOTAL:

HST:



905.689.4852

Call us 24 hours/day, 7 days/week

Cash Disbursements:

paid on your behalf

Cemetery Opening
and Closing:

Crematory Fees:

Newspaper Notices:

Coroner Certificate:

Death Registration:

Clergy Honorarium:

Music:

Church Fees:

Catering:

SUBTOTAL:

HST (where applicable):

TOTAL
FUNERAL COST:

Pre-Arrangement Payment Options

Total Funeral Amount:

Total Disbursement Amount:

Total Pre-paid Fund Amount:

EARLY PAYOUT-OPTIONS:

6 Months:

1 Year:

MONTHLY PAYMENT PLANS:

3 Years:

Monthly Payment: x 36 Months =

5 Years:

Monthly Payment: x 60 Months =

10 Years:

Monthly Payment: x 120 Months =

15 Years:

Monthly Payment: x 180 Months =

Monthly payments can be made by pre-authorized debit or credit card.

PRICE INCREASE OVER TIME:

10 Years ago:

10 Years from now:



Personal Information

.....
Full legal name

.....
Current address

.....
Birthplace

.....
Date of Birth

.....
Social Insurance Number

.....
Phone #(s)

.....
Occupation for most of working life

.....
Industry or business

.....
Marital Status

.....
Name of Spouse (*including maiden name*)

.....
Name of Father

.....
Birthplace of Father

.....
Name of Mother (*including maiden name*)

.....
Birthplace of Mother

.....
Name and address executor/next of kin

Funeral Details

YOUR FUNERAL DIRECTOR:.....

Visitation Day & Time:.....

Location:.....

Family Arrival:.....

Service Day & Time:.....

Location:.....

Officiating:.....

Cemetery Day & Time:.....

Reception Location:.....

Time:.....

Food for (# of people):.....

Food provided by:.....

Special Requests:.....

.....

.....

.....

CHECK LIST:

☐ Clothing

☐ Photos for stationery

☐ Obituary

☐ DVD

Photos here by:

We will scan hard copy photos. Digital photos can be emailed or brought in on a USB.

☐ Flowers

☐ CD's or Cassettes to be played for visitation

☐ Special items to be set out for visitation

☐ Pallbearers (6)

.....

.....

.....

.....

.....

.....

Other items or appointments:

.....

.....

.....



Family Care

CARING FOR YOU AFTER THE FUNERAL

Thank you for the confidence you have placed in our family funeral home to help you through the coming days. Please be assured that we will do everything possible to care for your immediate needs and also anticipate some of your concerns for the days ahead.

Our service to you continues after the funeral, without additional cost. We call this program “Family Care” and its sole purpose is to help survivor’s resolve some of the practical matters that can be most difficult after the loss of a loved one.

The following list will give you an idea of the ways in which we are prepared to help. Our practice is to arrange for a time to meet with you within a week after the funeral. And, because we know there will be many things on your mind, you need only plan for an hour or so.

CANADA PENSION AND OLD AGE SECURITY

Application for lump sum death benefit and survivor income continuance

RETIREMENT AND PENSIONS

Private, provincial, or federal application for survivor benefits

INSURANCE

Application for life insurance benefits and updating beneficiaries on existing policies as well as continuance of health insurance

CREDIT CARD CANCELLATION

Contacting companies as needed plus some advice about card cancellations

BANK ACCOUNT UPDATES

Adding names (of children or other survivors) and confirming bank procedures for closing an account including helpful information about joint accounts

We know that much will be demanded of you in the months ahead. Our sincere desire is to help in ways that are meaningful and lasting. You can count on the integrity and confidentiality of our Family Care Counsellor as part of our commitment to you.

Documents Required for Family Care Appointment

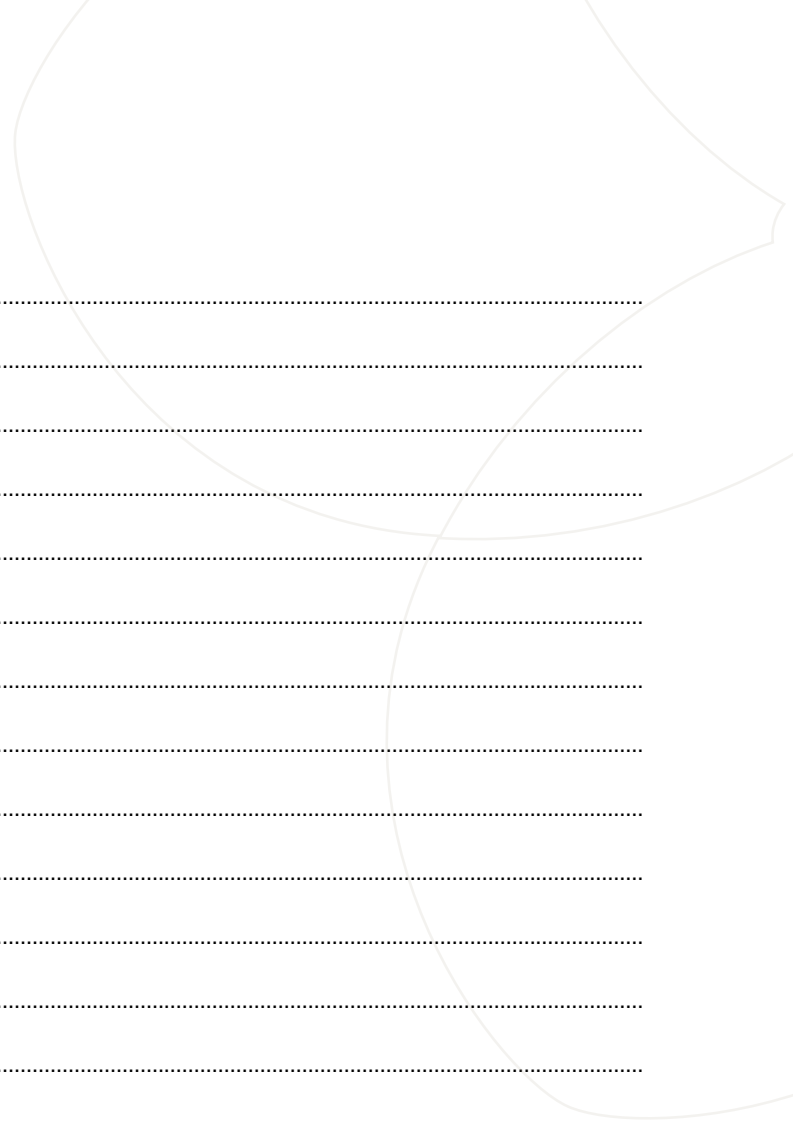
CHECKLIST:

- ❑ SIN Card
- ❑ Birth Certificate or Passport for proof of birth
- ❑ OAS Card (Age 65+)
- ❑ Health Card
- ❑ Other items if applicable: Life Insurance, credit cards, pensions/annuities, RRSPs, investments, etc.

IF SPOUSE IS SURVIVING, WE REQUIRE THE SURVIVING SPOUSE TO PROVIDE THEIR:

- ❑ SIN Card or top of CRA/Service Canada form that contains the SIN
- ❑ Birth Certificate or Passport for proof of birth
- ❑ Marriage Certificate
- ❑ Void cheque from the surviving spouse's account is also needed for the survivor's benefit.



[illegible]

Let us introduce ourselves



Rick Ludwig, *FUNERAL DIRECTOR*

Rick is a licensed funeral director since 1994, and the owner of the funeral home with his wife Denise since 2004. He is a past president of the Rotary Club of Waterdown, the Ontario Funeral Service Association, and the Canadian Christian Business Federation and currently serves on the Funeral Advisory Committee of the Bereavement Authority of Ontario.



Greg Luxon, *FUNERAL DIRECTOR*

Greg grew up in Millgrove and now lives in Waterdown with his wife Melissa and their children. He has been a licensed funeral director with the funeral home since 2006. He is a past president of the Rotary Club of Flamborough AM, and a volunteer member of the Millgrove Cemetery Board.



Garnet VanPopta, *FUNERAL DIRECTOR*

Garnet has been with the funeral home since 2011, and has been a licensed funeral director since 2012. He was raised in Ancaster, and now lives in Waterdown with his wife Rachelle and their children. Garnet is currently serving on the Steering Committee of the Waterdown YFC Youth Centre.



Diane Russell (Vanderwoude), *FUNERAL DIRECTOR*

Diane grew up in Mt. Hope on her family's sod farm and became a licensed funeral director in 2005. She has worked previously in Hamilton and Burlington and came to Waterdown in 2014. Diane lives in Stoney Creek with her husband Donovan and their son.



Kayla Ruggi, *FUNERAL DIRECTOR*

Kayla has been a licensed funeral director since June 2021 and joined the funeral home in February 2022. Kayla was born and raised in Hamilton, where she still lives with her husband Matt. She loves to hike puzzle and spend time with her nieces and nephews in her spare time.





PO Box 184, 146 Mill Street North
Waterdown, ON. L0R 2H0
TF: 1.800.737.8275 T: 905.689.4852
E: info@kitchingsteepeandludwig.com



It's comforting to come home.