

CONFIDENTIAL

FUNERAL & CEMETERY
EXPENSE

Calculator

Date Completed

Name

Using this Calculator

When making funeral arrangements, many want to compare prices and services so that the funeral reflects a wise and well informed decision, as well as a meaningful one.

The Funeral and Cemetery Expense Calculator is designed to help you estimate these costs, and enable you to record the necessary facts for your family, your attorney and your executor.

A husband and wife should each make their own copy, even though much of the information may be duplicated.

We suggest you keep it and place it in a safe place so it will be there for possible revisions by you and later use for your family.

It is our hope that this information will give you peace of mind, knowing this information is readily available when needed. We also hope that in addition to guiding your own family as to your wishes, you may also be able to help a friend or relative who has not had the foresight to prepare.

Additional copies of this Calculator are available without charge at

The Lakefield Cemetery & Crematorium Office
1262 Buckhorn Road - Lakefield, Ontario K0L 2H0

or our website at <http://www.lakefieldcemetery.com>

You can contact us by

Phone: (705) 652-3252
Weekdays 9:00 am - 5:00 pm

Email: lakefield.cemetery@on.aibn.com

Calculating Funeral and Cemetery Expenses

Funeral planning is an extension of will and estate planning. It allows you to choose the specific items you want and need and compare prices offered by several funeral providers.

One other important consideration is where the remains will be placed. It is in the family's best interest to obtain cemetery property before it is needed.

Calculating Funeral Expenses

The total cost of the funeral expenses will include Professional Fees, Merchandise, Disbursements and Taxes. Upon request, you will be able to obtain an itemized price list for comparison without cost or obligation from all facilities providing these services.

Using the *Calculating Funeral Expenses* Worksheet

The worksheet is designed to allow you choose the specific items you want and need, and compare prices offered for funeral expenses.

Make an appointment to talk to a few of the local funeral service providers to gather information before you are ready to make a final decision. Compare the prices and the service offered at different facilities, and choose one that best serves your needs.

Calculating Funeral Expenses - Professional Fees

Filing of Permits and Forms

- Arranging and Administration
- Documentation
- Transfer of Remains

Preparation

- Dressing & Preparation for Identification
- Embalming & Preparation for viewing

Staff Services

- Flower Delivery
- Embalming & Preparation for viewing
- Professional Pall Bearer
- Staff & Vehicle to obtain Certified Copies
- Staff & Vehicle to Witness Cremation

- Visitation (day of service)
- Visitation (day prior to service)

Coordinate and direct memorial service

- On-site Chapel
- Off-site Service
- Graveside Service

Facilities

- Preparation / Shelter
- Identification Room
- Chapel
- Visitation Room

Automobiles

- Clergy/Lead/Administrative Car
- Coach
- Transfer/Service Vehicle
- Limousine 7 Passenger
- Limousine 5 Passenger

Funeral Packages

- Direct Disposition - No service with the casket present.
- Limited - Open casket with a memorial service
- Traditional - Open casket with visitation, followed by a memorial service

Calculating Funeral Expenses - Merchandise

Caskets / Cremation Containers

- Cremation Casket
- Cremation Container
- Cloth Covered Casket
- Wooden Casket
- Metal Casket
- Enviro Casket
- Rental Casket

Burial Vaults

- Non-Waterproof Liner
- Lined Vault
- Stainless Vault
- Copper Vault
- Bronze Vault
- Cremation Vault

Stationery

- Register
- Acknowledgment Cards
- Memorial Cards / Bookmarks

Cremation Urns

- Wooden Urn
- Marble / Porcelain Urn
- Stainless Steel Urn
- Bronze Urn
- Sculptured Bronze Urn
- Companion Urn

Floral Tributes

- Casket Spray
- Other Bouquet

Calculating Funeral Expenses - Disbursements

Listed below are some of the expenses commonly encountered from outside sources and their approximate cost.

- \$ 15 Municipal Registration Fee
- \$ 75 Coroner's Fee
- \$ 200 Clergy Honourarium
- \$ 75 Caretaker / Sexton
- \$ 125 and up Church / Hall Rental
- \$ 125 and up Soloist / Piper / Bugler
- \$ 100 and up Organist
- \$ 125 Newspaper Notice (average per day)

Calculating Total Funeral Expenses

Estimated Professional Fees \$ _____

Estimated Merchandise \$ _____

Estimated Disbursements \$ _____

Estimated Total Funeral Expenses
(Before Taxes) \$ _____

Calculating Funeral Expenses - Taxes

In Ontario, some merchandise such as flowers and stationery and are subject to PST at 8% in addition to GST at 5%. The majority of funeral expenses are only subject to GST at 5% up until June 30, 2010. Funerals prearranged by June 30, 2010 will also be subject to this tax rate.

Beginning July 1, 2010, all funeral expenses will be subject to HST at 13%.

Calculating Cemetery Expenses

Burial

The total cost of the cemetery expenses could include the burial plot, grave liner (the casket is placed into the grave liner to help prevent the grave from collapse), and a marker or monument. You also need to pay interment fees (for the opening and closing of the plot). If cemetery property is already owned, then the funeral provider could include some of these fees in the funeral disbursements, otherwise you may need to complete all the arrangements with the cemetery.

Cremation

The total cost of the cemetery expenses, in addition to the cost of cremation, could include an urn for the cremated remains, and/or a burial plot or niche. You will also need to pay an interment fee (for the opening and closing of the lot, niche or scattering of the cremated remains in a cremation garden)

Considering Your Options

If Purchasing A Gravespace:

How many could be using the gravespace _____

Will the gravespace be used for Burial Only Cremation Only Burial and Cremation

Will the gravespace be marked with Upright Monument Flat marker No Marker

If Using A Family Gravespace

Do I need to get written permission to use the gravespace Yes No

Do I have permission to add or modify an existing monument or to add my own Yes No

Do I have permission to place a flat marker at the foot of the lot Yes No

Using the *Calculating Cemetery Expenses* Worksheet

The worksheet is designed to allow you choose the specific items you want and need, and compare prices offered for cemetery expenses.

Make an appointment to talk to a few of the local cemeteries to gather information before you are ready to make a final decision. Compare the prices and the services offered and choose one that best serves your needs.

Calculating Cemetery Expenses - Gravespace

Single Grave Double Grave

_____ Lot
 _____ Care & maintenance Fund
 _____ Taxes

Memorial Permitted

Flat marker Only
 Upright Monument
 Shared Monument

_____ Number of Cremations permitted per lot
 _____ Administration fee to use if not lot owner

Other Cremation Options

In-ground Cremation Lot

Single Lot Double Lot

_____ Lot
 _____ Care Fund
 _____ Taxes

Memorial Permitted

Flat marker Only
 Upright Monument
 Shared Monument

_____ Number of Cremations permitted per lot

Columbarium Niches

Top Rows Middle Row Bottom Row

_____ Lot
 _____ Care Fund
 _____ Taxes

Marker

Included Extra

Inscription/Final Dates

Included Extra

_____ Number of Cremations permitted per Niche

Companion Niche

_____ Lot
 _____ Care & maintenance Fund
 _____ Taxes

Marker

Included Extra

Inscription/Final Dates

Included Extra

_____ Number of Cremations permitted per Niche

Calculating Cemetery Expenses - Other Fees

Full Interment Fees

_____ Summer
_____ Winter
_____ Other Fees

Cremation Interment Fees

_____ Summer
_____ Winter
_____ Scattering / Common Ground
_____ Other Fees

Marker or Monument Fees

_____ Purchase New Monument / Marker
_____ Add Inscription to Existing Monument / Marker
_____ Add Final Dates

Calculating Total Cemetery Expenses

Estimated Gravespace Fee \$ _____

Estimated Interment Fee \$ _____

Estimated Marker / Monument Fee \$ _____

Estimated Total Cemetery Expenses
(Before Taxes) \$ _____

Calculating Cemetery Expenses - Taxes

In Ontario , the majority of cemetery expenses are only subject to GST at 5% up until June 30, 2010. Services prepaid by June 30, 2010 will also be subject to this tax rate.

Beginning July 1, 2010, all cemetery expenses will be subject to HST at 13%.

Funeral and Cemetery Arrangements

AT MY REQUEST, _____ has consented to carry out the following arrangements in accordance with my wishes:

MY WILL. Dated _____ is deposited at _____

The Executor/Executrix I have chosen is _____

Type of Funeral Service

Funeral planning is an extension of will and estate planning. It allows you to choose the specific items you want and need and compare prices offered by several funeral providers. Once arrangements are made, indicate your preferences below.

Funeral Home _____

Funeral Director _____ Phone Number _____

Traditional

Open casket with visitation, followed by a memorial service.

Limited

Open casket with a memorial service.

Direct Disposition

No service with the casket present.

Please indicate what, if any, service have been prepaid _____

Cemetery Arrangements

My preference is Burial Cremation

One other important consideration is where the remains will be placed. It is in the family's best interest to obtain cemetery property before it is needed.

Cemetery _____

Phone Number _____ Lot Location _____