



WINDSOR CHAPEL
FUNERAL HOMES LIMITED

SPOTLIGHT

WHAT'S INSIDE?



106
Years
in the
Making.

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Affordable
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some of the
Windsor
Chapel
team.

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ISSUE NO. 2
SUMMER
2010

SPOTLIGHT on our Staff...



*Elizabeth Pessotto
Intern, Humber College*

We would like to welcome a new face to our Windsor Chapel family! Elizabeth Pessotto was born and raised in Windsor, Ontario and is joining Windsor Chapel as an intern from Humber College. She attended St. Alexander Grade School and St. Joseph's High School. She received both soccer and academic scholarships to Grand View University in Des Moines, Iowa where she completed a degree in Biology. Elizabeth is excited to begin this new chapter in her life and is grateful for the opportunity that Windsor Chapel has given. She enjoys playing many sports, working out and spending time with friends and family.

If you would like to be included in our mailing list for our quarterly Newsletter, call us at (519) 253-7234 or email your request to: wc@windsorchapel.com.

2 Family Owned & Operated Locations 519-253-7234

President:

Jules L. Janisse

Managers:

*Leon M. Janisse, Banwell
Philip A. Janisse, Main*

Assistant Managers:

*Julia Kelly Dion, Banwell
Tom (T.J.) Jagatic, Main*

**Pre-Planning
and Insurance:**

*Gavin D. Stevenson
Chris J. Janisse*

Aftercare:

Marie J. Janisse

Funeral Directors:

*John M. Bobaljik
Thomas Holisek
Kenneth Armstrong
Scott Walker
Julia Kelly Dion
Tom (T.J.) Jagatic
Marco Sperduti
Darrin E. Ellis
John W. Lalonde*

Graphic Artists:

*Paula M. LeBlanc
Erin Turner*

Assistants:

*Orlando Segatto
Jim Stewart
Scott Webster
Mike Viselli
John Cherwak
Paul Rivait
Dale Ramsey*

Intern:

Elizabeth Pessotto

Administrative Assistant:

Barbara Harrington

Receptionist:

Anne Robert

Windsor Chapel Funeral Home Ltd. Main Location 1700 Tecumseh Road East Windsor, Ontario N8W 1C7	Windsor Chapel Funeral Home Ltd. Banwell Chapel 11677 Tecumseh Road East Windsor, Ontario N8N 1L8
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Banwell Chapel OPENING WEEKEND



On June 11th, 12th and 13th, our second family owned and operated funeral home

was warmly welcomed by Windsor and its surrounding communities. We would like to extend a huge thank-you to each participant in our opening festivities.

To see photos of our celebrations and of our new facility, please turn to page 3 for an in-depth look.

We would like to also take this opportunity to congratulate the winners of our exciting prize-draws. Windsor Chapel happily gave away 2 Grand Prizes consisting of a trip to Disney World and a set of 2 Season Passes to the Windsor Spitfires. The Disney package was won by soon-to-be grandparents who are planning to take their adult children with them before the baby comes. The Spitz tickets were won by a long-time fan from the Tecumseh area. We also gave away several beautiful secondary prizes including a barbeque, spa gift certificates, a beautiful Swarovski crystal jewellery set, a Margarita kit and more.

We are very pleased with the feedback that our new Chapel has received. Thank you!

Golfing and Giving Make Great Partners

This summer's 4th Annual Albemly N. Janisse Memorial Golf Tournament was once again a huge success. We helped raise \$14,200 for Hotel-Dieu Grace Hospital Foundation's Neuroscience and Advanced Cardiac Care Program as well as the Italian HandiCAPABLE Association. This brings the lifetime total donation from this event to over \$52,200. A huge thank-you is extended to each participant, sponsor and prize-donor who helped make this event a memorable one!





Banwell Chapel



WINDSOR CHAPEL
FUNERAL HOMES LIMITED

Thank-you for Welcoming Us!

The staff of Windsor Chapel Funeral Homes Limited would like to take this opportunity to thank our Windsor-Essex County neighbours for the great success of the Grand Opening of our Newest Location at

11677 Tecumseh Road, East
(519) 253-7234

One Caring Family, Two Convenient Locations

Banwell Chapel

OPENING CEREMONIES



A Proud Day for the Janisse Family

Flag Raising Ceremony by RCL

Dedication address by Licensed Funeral Director, John Bobaljik

1500 People Took Part in Our Festivities!

We wish to thank each Participant!

Banwell Chapel

A Grand Opening, 106 Years in the Making

For the first time in it's 106 years of Janisse family ownership, Windsor Chapel Funeral Homes proudly introduces a second location. With two facilities up and running, the Janisse family and the staff of Windsor Chapel Funeral Homes remain committed to continue to provide the quality customer service for which Windsor Chapel is known. We have always concentrated on the unique needs of each individual family that entrusts us with the final arrangements of their loved-one, and are dedicated to serve them in a considerate and compassionate way. Family has always been the focus of this historical business and that will never change.



Rev. Kevin George helps us celebrate the opening of the new Banwell Chapel.



The new Banwell Chapel is very spacious, yet has a warm, welcoming feel.



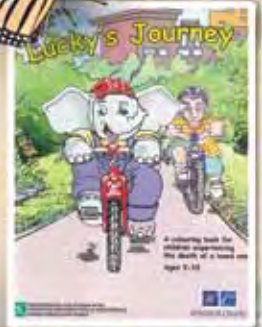
Each room of Banwell Chapel received a special blessing from Fr. Chris Gevaert, Fr. Gary Goyeau and Fr. Al Williams.



Assistant Manager of the Banwell Chapel, Licensed Funeral Director Julia Kelly Dion set the tone for the closing ceremonies and the beautiful butterfly release.



The CMHA works closely with Windsor Chapel to help people in our community work through the grief following the loss of a loved-one. Here, Pam Heinz, Chief Executive Officer of the Windsor CMHA shares their philosophy with us.



Lucky's Journey, a joint venture between the CMHA and Windsor Chapel, was proudly introduced at the Grand Opening. It is a colouring book geared to children aged 3 to 10 who are going through the bereavement process.



Elaine Douglas of *Grannie Bears* brought our "Lucky" to life with her custom rendition.



Our exclusive candle lighting ceremony encourages us to continue to remember our loved ones who have gone before us.



Children were thrilled to assist us with our touchingly symbolic Butterfly Release.

A Weekend of Celebrations to Remember

WE ARE PLEASED TO INTRODUCE OUR *Graphic Design Team*

Paula LeBlanc

Senior Graphic Designer



Paula and her brother John were born and lovingly raised in Windsor by their parents, Mike and

Christine De Ryckere. She attended St. Rose, St. John Vianney, and F. J. Brennan schools in Windsor.

She received an honours Bachelor of Fine Arts in Visual Arts from the University of Windsor in 1994. She also completed post-grad studies at Sheridan College in Oakville and the Centre for Creative Studies in Detroit. Paula has been a fine artist and graphic designer since 1995.

Paula and Adrien, her husband of 11 years, have welcomed three wonderful children into the world.

Paula feels fortunate to have joined the Windsor Chapel family in 2009 after the passing of her beloved dad, a fellow artist, and dedicates her work to his memory. She strives to offer the compassionate personalization necessary to respect the needs of the clientele at Windsor Chapel.

Erin Turner

Graphic Designer



Born and raised in Windsor, Erin went to M.S. Hetherington Public School then later graduated from Riverside Secondary School in 2004.

She went on to graduate from the 3 year graphic design program at St. Clair College in 2007 and has been employed by the Windsor Chapel Funeral Home since January 2010 as their Junior Graphic Designer.

She is thankful for all of the support and encouragement she received from her friends and family, especially her mother Hazel, her sister Lauren, and her Grandfather Herbert Barnes.

When Erin isn't working, you can find her playing beach volleyball during the summer, doing photography, spending quality time with her family and friends, listening to and enjoying live music, and enjoying life.



*Marie J. Janisse
Aftercare Provider*

HELPING FAMILIES THROUGH AFTER- CARE

We know that the loss of a loved one can be an overwhelming time for a family. The Executor is also faced with the added burden of finalizing the deceased person's estate. Many people just don't know where to begin.

Through our Aftercare Program, Marie J. Janisse, our highly qualified Aftercare Provider, guides and assists Executors with the necessary paperwork following a death. This may include preparing applications for death and survivor benefits, providing notifications, transfer of benefits and facilitating many necessary cancellations. She also provides in-depth checklists and guidelines to help the Executor remember to cancel many things from monthly expenses and credit cards, to mail and magazine subscriptions and more.

Marie offers this service to each one of Windsor Chapel's families and is happy to accommodate individuals who would like to meet at their own home or at either one of our two convenient locations.

Windsor Chapel is proud of the consistently positive feedback we've received for our Aftercare Program over the years from the grateful families that we have served.

Marie is the youngest sister of Jules and the late Albemy Janisse, and has been working alongside her family at Windsor Chapel since 2001. Marie is a trained Grief Facilitator and Aftercare Provider. Having 33 years of experience in the banking industry, Marie brings the necessary skills and technical information needed to help families finalize the estate affairs of their loved ones. Marie is a very compassionate, caring, genuine person who is a great asset to Windsor Chapel and thanks her family for giving her the wonderful privilege and opportunity to assist families which she thoroughly enjoys. She is grateful that Randy, her husband of 40 years and her son, James support her dedication. She has learned a lot from all of her "extended family" which has helped improve the standard of care given to each family we serve at Windsor Chapel. Marie is a member of Weight Watchers and attends St. Theresa's Church and also enjoys going to the gym 2 to 3 times a week. Family and friends mean everything to Marie.

FUNERAL PRE-PLANNING AS PART OF ESTATE PLANNING



**Gavin Stevenson,
Pre-Planning Counselor**

think of funeral planning we think automatically that someone has passed away and we now have to make the funeral arrangements. All of the above is true, except when we think of funeral planning we might also be talking about pre-planning.

As we go through life's ups and downs, we are constantly reminded of our own mortality. We watch the news broadcasts talking about terrorism and war, or we read the obituaries and realize that someone we know has passed away. We always wonder when our time will come, and what that will be like for our loved ones. It never gets easy thinking about this topic, but if we are prepared for the inevitable it will certainly make things easier for those we love and care about, who will one day have to deal with the fact that we have passed on.

Funeral Planning has never been a task that any of us want to be responsible for. When we

In Estate Planning they say there are 4 foundations upon which a good estate plan is built. Financial Planning, Will and Power of Attorney Planning, Cemetery Planning and lastly Funeral Planning. Usually in that order too, because it is only natural to want to build some sort of wealth to retire on

"In Estate Planning they say there are 4 foundations upon which a good estate plan is built. Financial Planning, Will and Power of Attorney Planning, Cemetery Planning and lastly Funeral Planning."

or leave behind to our children, then to make sure that they will receive it through a legal will. Once those items are in place it is fairly common for people to consider the next step as cemetery planning, and trying to make sure that they will be laid to rest nearby the members of their family who passed on before them. For some reason funeral planning is left to the last, and I say

that with good reason... because have you ever considered who will get the first phone call when someone dies?? That's right the funeral home. So isn't it odd that we plan in the above order for our estates and yet once we pass away the order of planning gets reversed. First the funeral home has to be contacted to remove the deceased from their place of death and to finalize the funeral arrangements, secondly the cemetery will need to be contacted to arrange for the date of burial or cremation, third the lawyer will



have to examine the will

with the executor and determine if it has to be probated, and lastly the financial assets of the deceased will be distributed according to the will.

If you think that the statements above are of benefit to you, why not consider a good estate plan that includes all of these important issues. At either of the Windsor Chapel Funeral Home locations you can make an appointment to meet with our Pre-Planning Counselor Gavin Stevenson, who will provide you with all of the necessary tools to complete your estate plan. Complimentary legal will kits, Estate Planning guides, Funeral and cemetery information all at no cost to you. And with 25 years of experience in the industry, working for a family business that has been assisting people of all faiths for over 106 years, you can count on one thing... A complete estate plan that will eliminate the burden placed on those we care about the most, when they need it the most.

Gavin Stevenson,
Pre-Planning Counselor

FAMILY ESTATE PLANNING KIT

Windsor Chapel Funeral Home is the oldest independent, family owned funeral home in Windsor, proudly owned and operated by the Janisse family for more than 106 years. During that period, we have had the privilege of helping thousands of families through their most difficult times. We have seen countless people who suffer tremendous confusion when there is a death in the family. Weary from grief and loss of sleep, they are forced to make dozens of decisions, often costing thousands of dollars.

To make matters worse, people often have not made wills, do not apply for government cash benefits, do not make known the location of insurance policies, bank books, vital documents required by law, and have neglected to make cemetery and funeral arrangements.

A death in the family is difficult enough without placing these added burdens on the shoulders of those we love.

*Now there is a way to avoid these problems. After years of assisting people in planning these arrangements long in advance of need, Windsor Chapel has created a valuable **Family Estate Planning Kit**. Prepared with the assistance of lawyers, accountants, bankers, clergymen, and estate planning experts, this kit will make it easier for you to share your feelings and preferences with your loved ones.*

Stop by one of our 2 locations or call us at 519-253-7234 to get one.

AFFORDABLE PRE-ARRANGEMENTS

*Helping you to Safeguard your Family,
Protect your Future, Ensure your Wishes*



*Chris J. Janisse,
Pre-Planning Counselor*

lect the best possible funeral to suit their individual needs. We can assess your expenses and lifestyle and try to match your budget with your future funeral needs and wishes. Our goal is to assist you in choosing a funeral plan with adequate death benefits to cover the end-of-life plan you've created when you make your funeral pre-arrangements. A preplan can be greatly enhanced when used together with an insurance plan. The proceeds of this type of insurance are specifically designed to pay for all of your final expenses.

Funeral homes are legally required to hold your pre-paid deposit in a investment company such as banks and insurance companies registered in your name. Funds are placed in a Group Annuity Policy of which the value grows at a guaranteed rate to cover the ris-

The job of a Pre-planning Councilor in the funeral home setting is to help their clients se-

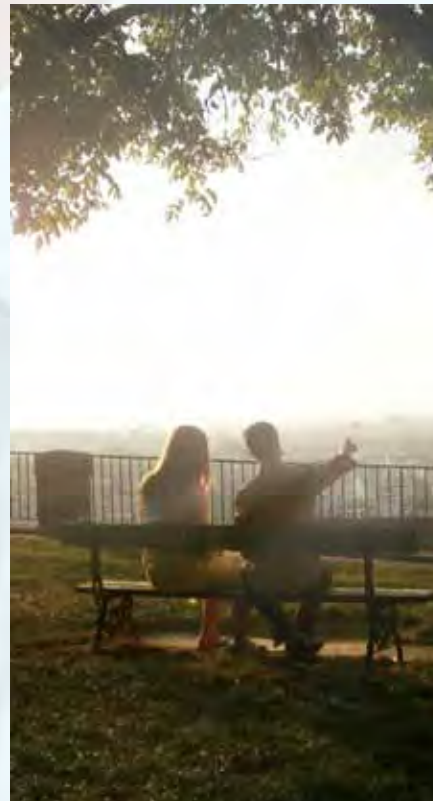
"Our goal is to assist you in choosing a funeral plan with adequate death benefits to cover the end-of-life plan you've created when you make your funeral pre-arrangements."

ing costs of funerals. Policies are fully insured for terms of 2 to 15 years. Twelve month policies are locked-in interest free at a guaranteed Funeral Amount. New insurance policies are available to anyone and are insured except for those already diagnosed with a terminal illness. Insurance policies act as a tax shelter so you never have to pay taxes on the interest made on your money if used for your funeral costs at a later date. They are not considered an asset until the owner of the policy has passed away. The death benefit is paid, tax free, to the beneficiary designated by the policy owner.

We often hear that women are more likely to outlive their husbands. It has been our experience that, after suffering the death of her spouse, many women soon decide to pre-arrange her own funeral to spare her loved-ones some of the emotional burdens and decisions she faced. However, if a woman's husband was the only income-earner in their family, she may not have enough savings to afford a pre-arrangement or to make the monthly payments for a pre-arranged funeral. A pre-arranged funeral, backed by insurance, can be the perfect way for a widow to afford to pre-arrange and finance her funeral, allowing her to make her own end-

of-life decisions.

Our pre-need specialists have the experience and training needed to give you a thorough understanding of all facets of pre-arranging. They are not only well-versed in all types of funeral services, but they know about the laws regarding trusts, insurance, and public assistance rules.



CREATING PEACE OF MIND BY PRE-PLANNING

- *Without your advance guidance, the surviving family ~ spouse or children ~ may wonder about the right or "expected" thing to do. Your pre-arrangement can lend a guiding hand to help them. Your wishes and preferences are recorded to help guide them.*
- *Important instructions, names and dates are recorded in order to help your loved ones in filing legal documents and creating a family history.*
- *Your loved ones will be spared the financial burden and stress of planning and paying for your funeral. As well, funeral costs are locked in at today's rates.*
- *The death benefit of a life insurance policy is the amount of money paid or due to be paid when an insured person dies. The death benefit is paid, tax free, to the beneficiary designated by the policy owner.*
- *You have the option of making one single payment, or making payments over a number of years.*

Funerals are for the survivors. The funeral serves as on-going testimony that a life has been lived. It serves as a last act of recognition, honour, respect, and reunion of heartfelt memories. It is a gathering of social significance. Survivors have emotional needs to be served. Expressing grief is one of these needs. The advantage of involving survivors in pre-arranging also brings the formerly "taboo" subject of death into the open. It affords the family the opportunity to share their thoughts together about funeral services.