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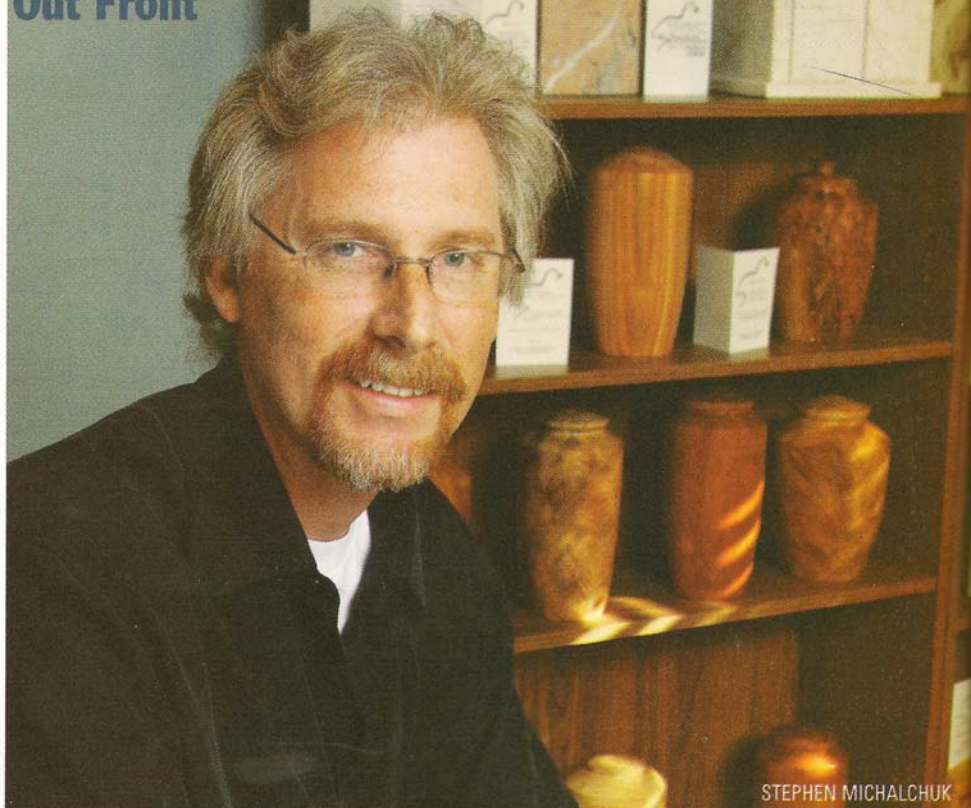
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Out Front



STEPHEN MICHALCHUK

Urning capital

IT WAS BENJAMIN FRANKLIN who said, "In this world nothing is certain but death and taxes." Both are inevitable, and both can take a big bite of your pocketbook. Stephen Michalchuk, manager of London Cremation Services, does not believe that the value of someone's life is reflected in how much is spent on their funeral arrangements, so for the past 11 years he has been in the business of providing a modestly priced alternative to traditional funeral homes.

"We do not embalm bodies, we do not have facilities for visitations, we do not provide vehicles or staff for processions to the cemetery," says Michalchuk. The resulting low overhead enables London Cremation Services to handle cremation and funeral arrangements less expensively than funeral homes in the city.

The Basic Service package at London Cremation Services is \$1,275 and includes staff services, transfer, transfer vehicle, shelter, documentation and taxes. Michalchuk and his staff can also arrange for additional services such as a

chapel rental or memorial service. The company also sells urns, plain caskets and cremation containers. A cremation fee of about \$460 must also be paid at a licensed crematorium. There are three crematoriums in London, however the public cannot access them directly.

Michalchuk has a theory about why an increasing number of Londoners are opting for cremation: With families spread out across the country and sometimes around the world, it can be difficult for people to travel back within a few days of a death for a traditional funeral service, he says. A cremation allows for more flexibility, not just in terms of timing, but also in the way people choose to mark a death and celebrate the life of the person who has passed away. For Michalchuk, the most important thing is that clients are aware of their options and do what feels appropriate for them.

Michalchuk has worked in the funeral business for 18 years, four of those in Japan. "Virtually all Japanese are

cremated," he notes. "I studied their way of doing business and I have tried to duplicate that here."

In 1997, shortly after his return to Canada, Michalchuk was hired as the start-up manager for London Cremation Services. At the time a no-frills, stand-alone cremation service had never been tried in London, and Michalchuk was given two years to make it profitable. Today, hundreds of families use the service annually, and according to company statistics, London Cremation Services is the third largest funeral services provider in the city in terms of number of clients served.

London Creation Services operates under the Furtney Funeral Homes banner. Furtney also operates Logan Funeral Home on Dundas Street and Evans Funeral Home on Hamilton Road. In 2001, Michalchuk bought into the business and is now a shareholder, as are the managers of the two funeral homes.

While it may seem strange for someone in the funeral business to describe themselves as working in a health care profession, that is how Michalchuk views London Cremation Service. "There is a definite need for care to get people through a difficult time, to guide them without cluttering them with options and decisions that they may not be prepared to make rationally."

Staff provide a checklist of everything families are required to look after and help complete government forms like the applications for death benefits and survivor's benefits. Although the company does not provide a full range of services under one roof, as traditional funeral homes do, Michalchuk says, "Our mandate is to provide as good as or better service for those elements that we can look after." ■ *Kym Wolfe*

LONDON CREMATION SERVICES

BUSINESS	Low cost cremation services
ESTABLISHED	1997
EMPLOYEES	6
MARKETS	London and area
	www.londoncremation.com