

## Our Purpose

To provide independent information about low-cost funerals, funeral requirements, and the choices available.

To encourage funeral planning as an important part of consumer awareness.

To serve the public interest by informing consumers about their rights under provincial law, by advocating for increased consumer protection, and by monitoring funeral industry practices.

## Who We Are

Memorial Society of Northern Ontario (MSNO) is a volunteer-run, non-profit organization, incorporated in the Province of Ontario. MSNO is independent of government and religious institutions and does not own or operate any funeral-related or other business. MSNO derives all income from its membership through fees and donations, and uses all money received for public awareness and operating purposes.

Speakers are available to discuss low-cost funeral arrangements with your community groups

## Did You Know

- memorial societies are the only source of independent consumer information about low-cost funerals in North America?
- a funeral is one of the three or four most expensive purchases most people will make in a lifetime?
- in 2009, Ontario consumers paid an average funeral price of \$7,432, not including burial, cremation, taxes, etc.?
- joining the Memorial Society can result in significant savings on your funeral costs?

## Memorial Societies Matter

"Joining the MSNO was the best thing I ever did. When my wife died we had no funeral plans. An MSNO volunteer helped me every step of the way to honour my wife at a price I could afford."

Josef Wertzstein, Engelhart ON

"All my funeral arrangements were made in advance and my family was relieved of any last-minute concerns."

Jean Buck, Capreol ON

Contact the Memorial Society of Northern Ontario

We all have consumer skills but we forget them when we shop for funerals

[www.memorialsociety.ca](http://www.memorialsociety.ca)

Take advantage of us so no one takes advantage of you

# Memorial Society of Northern Ontario

## Membership Application

I / We wish to join the Society and enclose the lifetime membership fee of \$40.00 per adult X \_\_\_\_\_ = \$ \_\_\_\_\_  
Dependents under 18 are included at no charge.

Please print name(s) \_\_\_\_\_  
Address \_\_\_\_\_

Postal Code \_\_\_\_\_

E-mail \_\_\_\_\_  
Phone \_\_\_\_\_

Please tell us how you learned of the Society. \_\_\_\_\_

Mail to: Memorial Society of Northern Ontario  
PO Box 1355, Stn B, Sudbury, ON P3E 5K4

## Your Choices

Memorial Societies provide information about two types of low-cost, dignified funerals, Type 'A' and Type 'B', each with the choice of cremation or burial. The funeral provider (funeral home or transfer service) will contact the cemetery or crematorium on your behalf and, if requested, will arrange for return of the ashes.

### TYPE 'A'

Type 'A' is usually chosen by members who wish no service or a memorial service at a later date. The funeral provider transfers the deceased, obtains the legal documents, provides a plain casket and transports the deceased to the cemetery or crematorium. Family members may arrange a private viewing.

### TYPE 'B'

Type 'B' includes the basic services described in Type 'A' above with a cloth-covered casket. Type 'B' also includes visitation, use of funeral chapel and car to transport family.

**Note:** We survey our participating funeral providers every two years to determine their current prices for the two types of funerals. This information is available on request, but we encourage you to contact the funeral provider of your choice to find out current rates and additional fees.

### Participating Funeral Providers

Located in Elliot Lake, Manitoulin Island, Sault Ste. Marie, South Porcupine, Sturgeon Falls, Sudbury, Timmins.

**SERVING THE PUBLIC  
INTEREST SINCE 1979**

## Membership Benefits

The one-time fee you pay entitles you to a lifetime membership. You will receive the Member's Planning Kit that includes:

- funeral planning forms that set out the various options and allow you to record your choices;
- a funeral price survey of participating funeral providers;
- general information to assist you in planning and recording the personal information your survivors will need; and
- a copy of the booklet, *Nobody Wants to Talk about Death*.

Members receive the Society's annual Newsletter which is educational and informative and are invited to the Annual General Meeting.

Volunteers are available to answer your questions and provide assistance.



**MEMORIAL SOCIETY  
OF NORTHERN ONTARIO**

Member of the Federation of Ontario Memorial Societies  
- Funeral Consumers' Alliance

24 Hour Answering Service  
(705) 671-3753  
1-866-203-5139 (toll free)  
msnont@gmail.com  
www.memorialsociety.ca

**Working on your behalf to ensure  
your rights are protected**