

MEMORIAL SOCIETY OF
NORTHERN ONTARIO

Newsletter

Celebrating 26 years

Spring 2006

A Success Story

In March your board took the unusual step of sending out a letter of appeal to members living in the Sudbury area. We could not find volunteers to serve on the Board. For several years we have been able to operate the Society only because a few former board members served behind the scenes as advisors and committee members. We now have a full board of 8 for the coming year.



We also have urns if you want to think outside the box

Thank you to the 20 members who volunteered to serve on the Board

The Society depends for its existence on all its members. If you are unable to volunteer for the board or you are a member who lives outside the Sudbury area, you might be wondering about your role. The members who called did so because, as they said, "Any organization that can bring in 450 members in two years must be doing important work."

A key role, therefore, of members across North Eastern Ontario is to show support for the hard-working board by bringing in new members. Geographically, the Society is at a great disadvantage, and our membership shows that. Only 30% of our members come from outside

the Sudbury area. Let's improve those numbers.

How can you help?

Does your community hold events at which the Society might have an information table? Can you arrange a newspaper interview or a presentation for the Board? Do you belong to church or community groups that would benefit by learning about the Society? Would you be willing to hand out information brochures and other material? Please - call the answering service with your ideas. A board member will get back to you. We will be happy to discuss how we can help you promote the Memorial Society.

Which Bone Are YOU?

Someone said that the membership of an organization is made up of four bones -
Wish Bones who spend their time wishing somebody else would do the work;
Jaw Bones who do all the talking but little else;
Knuckle Bones who knock everything that everybody else does, and
Back Bones who get the work done.

ANNUAL GENERAL MEETING

When: Tuesday, June 6 2006

Location: St. Andrew's Place, 111 Larch Street, Sudbury

Time: 7:00 p.m.

Guest Speaker

Collin Bourgeois, Owner/
Manager
Théorèt Bourgeois Funeral
Homes

Topic

The Value of Memorial
Societies:
A Funeral Director's
Perspective

Bring friends and show them the benefits of belonging to the Memorial Society

Join us for refreshments after the meeting

Your Board of Directors

Gerry Felice	President & Board Chair
Ian McPhee	Secretary & delegate to FOOMS
Carol Champagne	Treasurer & Membership Coordinator
Gaetanne Piette	Director
Danny Besserer	President & Chair (resigned December 2005)
Karen McPhail	Director (resigned March 2006)
Ken Watts	Director (resigned November 2005)



L-R: Gaetanne Piette, Ian McPhee, Gerry Felice, Carol Champagne

Board Volunteers

Millie Facca	Telephone Coordinator Committees: AGM (Chair), Nominating, Newsletter and Membership
Sarah Walker	Committees: Nominating (Chair), Membership (Chair) and Newsletter (Chair), AGM



Congratulations to Millie Facca on her 5th Anniversary as Telephone Coordinator for MSNO

Board Achievements

Thank you to the officers and directors who managed the Society. Thank you also to our volunteers for their invaluable support. I am proud to list our achievements in a most difficult year.

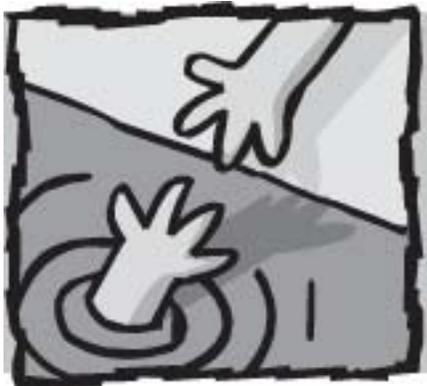
- We distributed an appeal letter to Sudbury members
- We revised the planning kit
- We distributed educational materials
- We engaged in public awareness activities including four presentations
- We made a donation to FOOMS' legislative committee for their work on behalf of consumers. Our delegate was appointed to public relations committee
- We amended the Bylaws

Gerry Felice

Nominees Board of Directors 2006-2007

Dr. Robin Bolton
Carol Champagne
Claire Lecoupe
Peggy MacInnis-Pluta
Lynn Rector
Patrick Ryan
Nancy Thurston

The Nominating Committee will present these nominees for election by the members. Members may nominate candidates to the board in writing at least 10 days before the Annual General Meeting



We couldn't do it without

the 57 generous members who made donations. Those who gave us permission to use their names are

Danny Besserer, Bruce & Rita Bigelow, Millie Facca, George & Helen Gill, Douglas & Lorraine Greer, Vera & Victor Larsen, Gerald & Helena Nantel, Jacqueline Plumb, Daisy Suter, Eleonore & Karl Vlach

and our other supporters

Bank of Montreal & Sudbury Public Library for the use of meeting rooms
Linda Whitman (Bank of Montreal) for arranging board meetings
Northern Communications for their exceptional answering service
Financial Decisions, our website hosts

Who's Independent

In the April 2006 edition of "Advisor's Edge" a columnist writes about "a new service emerging" that can help financial advisors address the touchy subject of death. He describes the provider of the new service as an "independent consumer advocate" that provides funeral planning services to qualified clients "through advisor firms". The clients must purchase a \$5,000 to \$10,000 funeral insurance policy through one of these firms.

According to the article, a client receives funeral planning forms and telephone assistance as required. When death occurs, the client's executor calls to review the plan. The advisor will provide comparative funeral home prices and, if necessary, will help negotiate the price.

The article further says the \$5,000 policy costs the consumer about \$3,500, and notes this is "not the traditional insurance win".

We believe Memorial Societies are the ONLY independent funeral consumer advocates in North America. They've been around since the early 20th century. They provide funeral planning kits, 24/7

answering service, a record of where the plan is registered, up-to-date funeral home prices on request and, when asked, assistance when death occurs. Members don't need price negotiating at the end, because the Societies have done that ahead of time through participating funeral homes.

What makes us independent?

- We don't own or operate any funeral-related business
- We are volunteer, non-profit organizations whose only sources of income are membership fees and donations from our members
- We don't sell any financial, insurance or other products to our members
- We don't accept sponsorships or membership applications from any business

MSNO's lifetime membership fee is \$35.00

Our participating funeral homes offer our members two types of low-cost, simple, dignified funerals at prices ranging from \$711 to \$2,600 (excluding cremation)

We think that's a pretty good win.

Important Information for Members

Proof of Membership

Funeral Homes require proof of membership before giving you the member's discount. Bring your membership card with you.

Frequently Asked Questions (FAQ)

The enclosed NEW document (FAQ) should become part of your Member's Planning Kit. It answers key questions about funeral planning.

May we list your name?

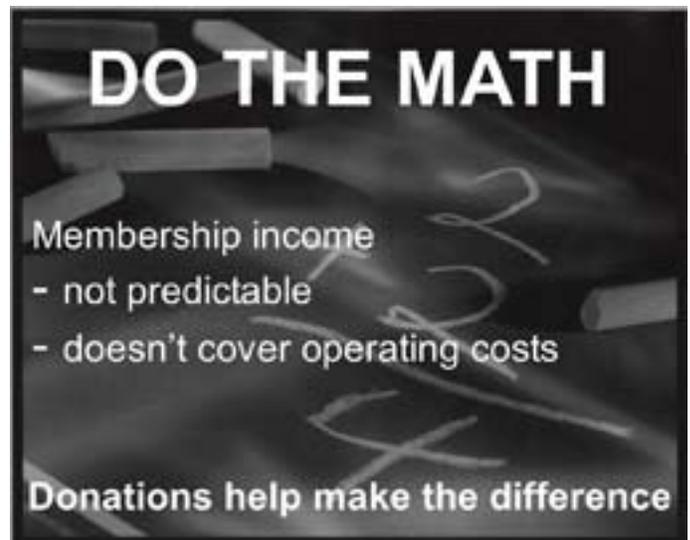
Our donors are very important. We need your permission to list your name. Please check the box on the donation form.

Amendments to Bylaws

Read the enclosed amendments which will be voted on at the 2006 Annual General Meeting.

Remember us

Please update your planning form to request that your obituary state that you were a member of the Memorial Society. Consider requesting donations to the Society.



Services for Members at No Extra Cost

Our volunteers respond 24/7 to every request for information and help. Members receive the newsletter every year. And all this at no extra cost to you.

Welcome to our NEW Participating Funeral Homes

Island Funeral Home

Island Funeral Home is a small family owned and operated funeral home located in Little Current. When Gloria Dickson and husband Tony bought the former Eagleson Funeral Home nine years ago, they wanted to create a warm environment while upholding the highest standards of service. They are pleased to become a Memorial Society participating funeral home.

Théorêt Bourgeois Funeral Homes

In October 2005 the Bourgeois family purchased the Théorêt family of funeral homes which had served area residents for over 4 generations. Collin Bourgeois, wife Anita and licensed staff specialize in planning consultations and offer at-home visits and group presentations in addition to traditional services. Collin is continuing his long association with the Memorial Society.

Participating Funeral Homes and Transfer Services

Funeral Homes

Co-opérative Funéraire/Funeral Home
(Sudbury, Hanmer, Chelmsford)
Elliot Lake Funeral Chapel and Cremation Centre Ltd.
(Elliot Lake)
Jackson & Barnard Funeral Home
(Sudbury)
Island Funeral Home Ltd.
(Little Current)
Lessard-Stephens Funeral Home Inc.
(Timmins)
Lougheed Funeral Home
(Sudbury, Hanmer, Val Caron)
O'Sullivan Donnelly Funeral Home
(Sault Ste. Marie)
Stinson Funeral Home
(South Porcupine)
Théorêt Bourgeois Funeral Homes
(Sturgeon Falls, Verner, Warren)

Transfer Service

Alternative Funeral Services (Elliot Lake)

Crematoria

Located in Barrie, Massey, Matheson, North Bay, Sault Ste. Marie, and Sudbury

IN MEMORIAM

Fred T. Rewega, 1922-2005

Dedicated volunteer and auditor of
the Society's books and records

Financial Summary

Balance Sheet	2005	2004
Total assets*	\$18,681	\$18,702
Total liabilities and members' equity	\$18,681	\$18,702

Income Statement

Receipts

Memberships	\$2,100	\$8,575
Donations and other	1,322	2,155
Total income	\$3,422	\$10,730

Disbursements

Membership expense	\$767	\$1,693
Public awareness	527	719
Newsletter	1,287	1,198
FOOMS	555	2,063
AGM	130	584
Administration and other	625	570
Total disbursements	\$3,891	\$6,827

Net income (loss)	\$(469)	\$3,903
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Note:

*Includes maintenance investment of \$8,816, available only upon dissolution.

Financial statements are available upon request.

The review of the Society's financial statements and the related books and records was carried out by Greg Steinke, Chartered Accountant.



Membership Fee Increase

The board has approved a fee increase to \$35.00 per person, effective May 5, 2006.

MEMORIAL SOCIETY OF NORTHERN ONTARIO

- P.O. Box 1355 • Stn B • Sudbury • ON • P3E 5K4 •
- Tel: 705-671-3753 • Toll Free 1-800-203-5139 •
- e-mail : msno.canoemail.com •
- www.memorialsociety.ca •