

MEMORIAL SOCIETY OF
NORTHERN ONTARIO

Newsletter

Celebrating 28 years

Spring 2007

The Good News is... It's Your Choice

Throughout the 19th century most families buried their own dead. The last loving acts were performed by the women of the house as they washed and laid out the corpse and by the men who fashioned the casket. For the most part, death was a family affair.

By mid-20th century dying had changed. The comfort and resources once readily available within the family were lost as families scattered. Most people no longer knew what was necessary, legal or "right" so they let funeral professionals tell them.

Then, Memorial Societies sprang up. These volunteer, non-profit groups began to bring simplicity back to death. They focused on smart funeral shopping, consumer rights and creative ways to remember the dead without going into debt. In Ontario, Memorial Societies spearheaded a campaign that resulted in the Funeral Directors and Establishments Act of 1990 that guaranteed consumers the legal right to buy the funerals they want and can afford.

Yet consumer surveys show that most adults have no idea of their legal rights in buying a funeral. Moreover, they don't want

to think about death.

Given the growth of death-related industries, someone must be thinking about death. The choice seems obvious. We either take control of our own final, inevitable event or someone else is going to do it for us.

It can be difficult to see through the mystique that surrounds funeral rites. Does the choice of immediate disposition with no service mean we do not value our dead? Is acceptance of death less likely if families say goodbye privately rather than having a public viewing? Are memories of the living person so fragile that only an embalmed re-creation will suffice? Memorial Societies say "NO". For 67 years Memorial Societies have been showing people how to say farewell with dignity, simplicity and affordability. We know that no amount of money, no funeral ritual can express how we feel about those who have died.

Memorial Societies believe whatever you choose, it is your personal philosophy and what is meaningful to you and your family that should guide your choices.



"His last request was that we close the casket before you begin."

ANNUAL GENERAL MEETING

When: Tuesday, May 15, 2007

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

Time: 7:00 p.m.

Guest Speaker: Millie Facca
The Joy of being a Volunteer

Millie is Telephone Coordinator for MSNO. In her 50 years of volunteering, Millie's generosity has benefited such groups as the YMCA, Finlandia Hoivakoti, Older Adult Centre, CARP and Save Bell Park. In 1994, she was awarded Canada's 125th Commemorative Medal for her volunteer work.

Bring friends and introduce
them to the benefits of the
Memorial Society
Join us for refreshments
after the meeting

Board of Directors

President & Board Chair

Dr. Robin Bolton

VP & Membership Coordinator

Carol Champagne

Secretary

Nancy Thurston

Treasurer

Peggy MacInnis

Directors

Gaetanne Piette, Lynn

Rector, Nayda Schultz, Patrick Ryan
Claire Lecoupe (resigned June 2006)

Board Volunteers

Telephone Coordinator

Millie Facca

Mail & Email Coordinator

Sarah Walker

**"If you think a funeral
has to cost a fortune,
you're dead wrong"**

Our website

www.memorialsociety.ca

Over the next year, web master Jim Sheppard will revamp our website to make it more attractive and user-friendly. There will be new information including the membership application form, and from time to time, news we think is important for funeral consumers. If you would like to receive your newsletter by email and help reduce our mailing costs, contact us at msno@canoemail.com.

Board Activities

This past year has been a rapid learning curve for six of our eight board members, including your President, who are new to the board since the last annual meeting. Many thanks to board members Carol Champagne and Gaetanne Piette and to volunteers Millie Facca and Sarah Walker who provided invaluable continuity.

Achievements include

- Board member orientation and training
- Further developments and revisions to the Members Planning kit
- Annual newsletter preparation and distribution
- Engaging the services of an experienced web master
- Recruiting new volunteers



Dr. Robin Bolton President and Board Chair

Nominees

Board of Directors

2007-2008

Howard Lauber

Lynn Rector (re-election)

Valda (Penny) Schaff

Judith Quiring

Nancy Thurston (re-election)

Members may also nominate candidates to the board up to 7 days before the Annual General Meeting.

We couldn't do it without

the 80 generous members who made donations. Those who gave us permission to use their names are

Tom & Colleen Ableson, Jim & Chris Allen, Richard Auger, Stella & James Baker, Margaret Barlow, Danny Besserer, Donna Bowen, Bob & Bess Bryson, Erica Carlson, Denis Carriere, Jim & Cecile Cook, Robert Dubreuil, Gerry Felice, Pauline Kruk, Katherine Martel, Bruce & Phyllis McKay, Ingrid & Ferdinand Nagel, Gerald Nantel, Lillian & John Nisbett, Gerald & Muriel Rouleau, Tom Sheppard, Charles & Dorothy Smith, Nancy Thurston, Karl & Eleanor 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 excellent answering service

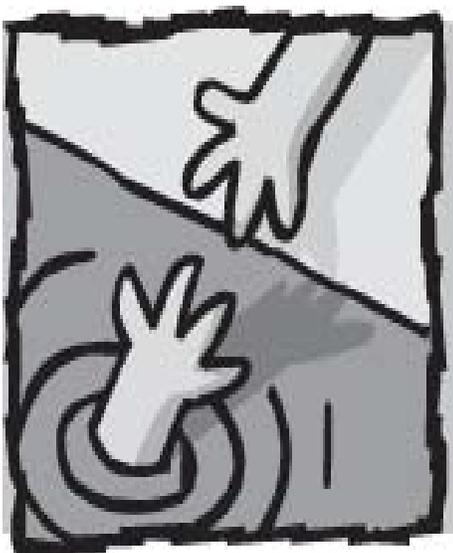
Financial Decisions (website host), Jim Sheppard (web master)

Millie & Primo Facca for the refreshments at our 2006 AGM

other volunteers, Rosalie & Joseph Beauchamp, Alice Koltun,

Penny Schaff, Emilie McLaren

and special thanks to members who bring in members



Protecting the consumer's right to choose a meaningful, dignified, affordable funeral

4-Step Funeral Plan

Have you put off making your funeral plans? Perhaps you filled out the planning form but didn't tell anyone of its existence. Here are 4 fool-proof steps to funeral planning.

Step 1 Talk it over. Funeral planning is a family affair. Avoiding the topic won't stave off death, but it will make the funeral more difficult and likely more expensive for your survivors. Families get together to discuss weddings, car buying and numerous other topics, but they avoid talking about the most personal and emotional event of all. Tell your family your wishes, and be open to their needs.

"Talking about death won't kill you"

Step 2 What are the options? Families have the right to dispose of their dead in any legal way they wish without justifying their choice to anyone else. The so-called "traditional"

Important Information for Members

What is embalming and is it necessary?

Embalming replaces blood and bodily fluids with chemical preservatives. Embalming has no health-related benefits and merely slows decomposition. If cremation or burial takes place within 72 hours, there is rarely a need for embalming.

A word about caskets

You have the right to provide your own casket. A funeral service provider cannot refuse to serve you or to charge you extra for doing so. While it is possible to rent a casket, you may end up paying thousands of dollars more than you planned.

Your Funeral Plan – a reminder

Your agreement with the funeral provider for a "Type A" or "Type B" funeral, entitles you ONLY to the services and merchandise specified in your chosen plan. Any change to the plan may significantly increase the cost of your chosen funeral. We do not recommend prepaying your funeral, if you choose to do so, the funeral contract must state whether or not the price is guaranteed.

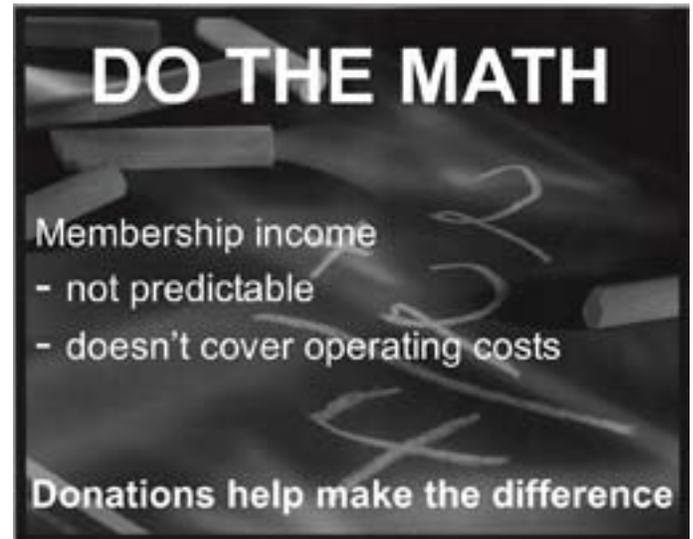
Help spread the word

Please give this newsletter to someone who might be interested in the Memorial Society. Ask us for additional brochures and newsletters to distribute.

funeral – embalming, open-casket, funeral ceremony and procession – is a relatively recent development rarely practiced outside North America. The modern open-casket funeral has no roots in Christianity, Judaism, Islam or any other religion. If you want and can afford such a funeral, by all means have it. But it is also your right to choose the simplest, least costly funeral.

Step 3 Shop around. Start with our price survey of funeral providers. The funeral director will be happy to provide you with a price list that includes all the services and merchandise available. Ask to see the various items. Take time to decide what you want now and not when emotions are high.

Step 4 Put it all together. Again, talk to your family. Show them what you've found. Fill out your Funeral Planning Form (blue form). Write down the location of the important papers and documents your family will need. Most important, copy your plans and distribute them to your family.



Contact Us

Give us your comments and suggestions. We are always happy to hear from you. Our phone is answered 24/7. We do our best to return all calls and emails quickly.

Moving?

Each year, newsletters are returned to the Society as undeliverable. Let us know when you change your address, or if you have information about the death of a member.

PIE IN THE SKY?

Imagine if each active member brought in 1 new member this year.

1,400 new members and \$49,000!
That is pie in the sky.

But if just one-quarter of us did that, the Memorial Society's message would reach 350 people and generate \$12,250. These new members would, in turn, promote the values of the Society to others, thus enhancing our financial security and our ability to deliver our message throughout North Eastern Ontario

Participating Funeral Homes and Transfer Services

Type A price range: \$786 to \$1,500

Type B price range: \$1,090 to \$3,500

(Price survey November 2006; excludes cremation and burial).

Elliot Lake

Alternative Funeral Services (Transfer Service)
Elliot Lake Funeral Chapel and Cremation Centre Ltd.

Manitoulin Island

Island Funeral Home Ltd.

Sault Ste. Marie

O'Sullivan Donnelly Funeral Home

Sturgeon Falls

Theoret-Bourgeois Funeral Home

Sudbury

Co-opérative Funéraire/Funeral Home
Jackson & Barnard Funeral Home
Lougheed Funeral Home

Timmins

Lessard-Stephens Funeral Home Inc.
Stinson Funeral Home

Crematoria

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

We would like to thank the participating funeral directors who helped us this year. We received calls from members and the public throughout our service area, requesting help with some aspect of funerals and funeral costs. In each case, we received timely and generous assistance from the funeral provider.

Financial Summary

Balance Sheet

	2006	2005
Total assets	\$19,752	\$18,681
Total liabilities and members' equity	\$19,752	\$18,681

Income Statement

Receipts

Memberships	\$2,285	\$2,100
Donations and other	2,440	1,322
Total income	\$4,725	\$3,422

Disbursements

Membership expense	\$750	\$767
Public awareness	793	527
Newsletter	1,393	1,287
Administration	755	871
Other (FOOMS, AGM, Board)	543	439
Total expenses	\$4,234	\$3,891

Net income (loss) \$491 \$(469)

Assets include maintenance investment of \$8,816, available only upon dissolution, and operating investment of \$7,488. Included in public awareness expense is in approximately \$500 related to printing and mailing the appeal for board members letter of March 2006 to Sudbury and area members. 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.

The Importance of a Living Will?

"Last night, my wife and I were sitting in the living room and I said to her, "I never want to live in a vegetative state, dependent on some machine and fluids from a bottle. If that ever happens, just pull the plug."

She got up, unplugged the TV and then threw out my beer."

Thanks to the Funeral Consumers Alliance in the US for permission to use and adapt material from their Fall 2006 Newsletter for this newsletter. Their website is [www@funerals.org](http://www.funerals.org).

MEMORIAL SOCIETY OF NORTHERN ONTARIO

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