

Big Win for Memorial Societies and Our Members

Our provincial association (FOOMS) has been advocating for over 11 years for changes to the Funeral, Burial and Cremation Services Act (2002).

On July 1, 2012 after a long and frustrating struggle, the new Act comes into effect. The gains in consumer protection will benefit all Ontario consumers.

“Some of the benefits for consumers are as follows:

- *Extending the 30-day cooling off period to the purchase of interment rights.*
- *Providing more flexibility for consumers to resell interment rights (as well as requiring cemeteries to repurchase interment rights at market value, less the percentage retained for care and maintenance).*
- *Requiring more disclosure of information to consumers about their rights and obligations.*
- *Requiring that all prepaid contracts be guaranteed.*
- *Protecting the consumers who prepay funeral services in that an operator must provide all contracted services when needed without making any additional charge.*
- *Restricting the industry access to pre-paid trust funds to 10% up to a maximum of \$350.*
- *Requiring more specific detail on contracts so that the description and prices of goods and services be the same as on the price lists in order to avoid confusion.*
- *Requiring disclosure of any financial connection with another firm and any benefit received from recommending a specific firm or insurance provider to the consumer.*
- *Regulating that the consumer be advised if the person they are dealing with is a commissioned salesperson.*
- *Giving consumers the right to know if the business they are dealing with is properly licensed and if the business or an individual has had disciplinary action taken against them. (Previously there was no access to this information.)*
- *Requiring all death care businesses located on cemetery property be assessed realty tax to be paid to the municipality. (In the past they were exempt because of their location, but there will now be a more level playing field with stand-alone businesses.)*
- *Providing greater access to alternatives and developing technologies.*
- *Permitting Class 1 transfer services to offer further services to clients (there are still too many restrictions on transfer service operations and the licensing process is unequal).”*

Although the revised Act will take effect July 2012, the Legislation Committee of FOOMS will need to continue its work. Memorial societies are the only independent consumer advocate with the background knowledge to monitor the provincial legislators and the bereavement sector. Continued support of our members is essential to this important work.



“His will reads as follows: ‘Being of sound mind and disposition, I blew it all.’”

ANNUAL GENERAL MEETING

When: Wednesday, May 9, 2012
Where: St. Andrew’s Place,
111 Seniors’ Lounge
111 Larch Street, Sudbury
Time: 7:00 p.m.

Guests

Panelists from the Christian,
Jewish, Moslem and Hindu
communities

Topic

“Dignified Dying and Death”
How do different
faith communities
address these issues?

This should be an insightful
and rewarding presentation.

**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:	Gerry Felice
Vice-President:	Keith Godin
Secretary:	Ian McPhee
Treasurer:	David Walker
Directors:	Valda (Penny) Schaff Jan Morrison Mary Price Robin Bolton

Board Volunteers

Database Coordinator:	David Gamble
Mail Coordinator:	David Walker
Telephone Coordinator:	Millie Facca (to November 2011) Penny Schaff (from November 2011)

We couldn't do without You

We would like to sincerely thank all those who made donations to the Society in 2011. This support is sincerely appreciated.

The following donors have agreed to have their names listed in the Newsletter: Danny & Louise Besserer, Robin & Barbara Bolton, Bess & Bob Bryson, Bruce & Rita Bigleow, Daniel Chmara & Harriet Groves-Chmara, Erica & Eldon Carlson, Dennis & Irene Dockrell, William & Magdalena Davis, Jack Dardick, Malcom Ferguson, Millie & Primo Facca, Nick Jarmovitch, Isabelle Jarbeau, Mary Kozak, Barbara & Bill Kauhanen, Rudy & Sheila Lafleur, Margaret Lumley, Ingrid Nagel, Ron & Simone Nadeau, Karen Rantala, Karen Shell, Doug Tracey

and our other supporters:

Sudbury Public Library for the use of meeting rooms; Northern Communications (for their excellent answering service); Jim Sheppard (web master), Financial Decisions (investment management), CIBC (banking services) and St. Andrew's Place (for the Annual Meeting venue): all the volunteers for the various aspects of the Annual Meeting.

Nominees – Board of Directors 2012 – 2014

David Walker (2-year term)
Walter Karen (1-year term)
Rev. Dr. Douglas Joblin (2-year term)
Penny Schaff (2-year term)
Ian McPhee (1-year term)

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

Board Activities

It has been an honour to act as your President during the past year. Some of our valuable hard-working board members will be finishing their terms and will be leaving us after serving tirelessly with experience and dedication. Past president, Robin Bolton is completing his term and has been a major force in running MSNO over the last six years. He has helped guide us with his ability and knowledge. David Walker, who stepped in as Treasurer has been a major part of MSNO as has Ian McPhee as secretary. I thank those whose terms are finished for their enormous input into the workings of MSNO. You will be missed. As members complete their terms we need more people to step up and volunteer to be part of this board.

This past year has seen a significant decrease in new memberships – 32 in 2011 versus 70 in 2010. We need all members to help recruit new members and to spread the word about the benefits of membership in the Memorial Society. Can you help?

Since we now have a new participating funeral service, Martyn Basic Cremation Services in North Bay, we see an opportunity for new memberships from the North Bay area.

Respectfully submitted

Gerry Felice
President and Board Chair

Cemeteries May Be Hazardous To Your Health

The World Council for Geoscience, in 1977, reported that research shows poorly sited cemeteries pose a threat to groundwater pollution at least equal in magnitude to that posed by conventional waste disposal sites. There are many potential chemical contaminants from decaying bodies, containers and the deliberately added embalming fluid. This fluid, once arsenic, is now formalin or formaldehyde in solution.

Formaldehyde is suspected of causing cancer and birth defects and is so toxic that in the U.S. it is considered to be a hazardous waste. In the embalming process about 3 ½ gallons of this poison are used to fill emptied arteries and body cavities. If a person in the U.S. were to dump the same amount in the ground he would be prosecuted. A relatively small cemetery could have as much as 2000 gallons of toxin under the ground. Encasing coffins in concrete (an expensive option) would increase impermeable land surface and would create hundreds of underground concrete driveways. Over time the concrete will crack and any formaldehyde will leak into the surrounding area with other body and container chemicals.

Cremation eliminates these hazards, but also does the option of "green burial". This differs from the traditional burial in that a shroud or cardboard container replaces the concrete or metal enclosure for the body and the burial depth is about 4 feet rather than usual "6 feet under". The shallower depth should keep the body well above the ground water table and allow the biodegradable materials to decompose more rapidly. This method should produce less contamination provided the site has been chosen according to geoscientific recommendations. But the only way to be completely safe from any kind of contamination is avoiding burial and choosing cremation. Then the ashes can be kept in a chosen container on a shelf.

Reprinted from an excerpt from an article in the Perspective newsletter published by the Kitchener-Waterloo Memorial Society

New Participating Funeral Provider

We are pleased to welcome Basic Cremation Services of North Bay as a new participating funeral service provider to MSNO members.

Basic Cremation Services opened in the fall of 2007 in response to the need for a low cost alternative to mainstream funeral establishments. Located in North Bay, we serve a large area of Northeastern Ontario from Huntsville to New Liskeard and Deep River to Espanola. We offer simple, immediate cremation services for those who do not wish to have any type of ceremony when they die.

Tell Your Family About Your Funeral Wishes

Discuss your funeral wishes with your family and your decision maker. Over the span of a lifetime views may change, so it's important to keep the dialogue open.

Anyone who wishes some say in their end-of-life decisions should do the following three things:

1. Draft a durable power of attorney for health care

This legal document designates who can make decisions for you when you no longer can make them for yourself. A lawyer can draft this for you or you can use a will-making kit.

2. Explore your feelings about end-of-life care.

Think about the kinds of care you would want in various situations- i.e. if you fell ill, would you consent to a feeding tube or other more heroic measures to keep you alive?

3. Talk about what you want – and keep talking

Your family and your appointed decision-maker need to know where you stand on these important issues. You will not be able to settle end-of-life issues with one discussion, as your views on what is and isn't important may change over time.

Young people in good health usually scoff at the thought of disability. However, as they get older, they may discover that disabilities can be accommodated, and that life may still be worth living.

*Reprinted from the 2006 Newsletter
of the Hamilton Memorial Society*

Gifts Much Appreciated

You may not realize that the money we receive through new memberships does not cover administrative costs. That is why we sincerely appreciate those members who help the Society by making periodic donations.

To show our appreciation we would like to recognize your contributions by acknowledging your names in our annual newsletter. We need your permission to do this. Please check the appropriate box on the donation form. Every gift counts.

Moving or Have Moved?

Every year when we send out the newsletter and notice of the Annual Meeting we get a substantial number of letters returned as undeliverable. As in past years we ask you to please let us know when you are moving either by mail, telephone or e-mail.

Speakers Bureau

Do you know of a group who might be interested in having an information session on the Memorial Society? Our speakers would be happy to make presentations. For more information or to make a request please call or e-mail the society.

A new business was opening and one of the owner's friends wanted to send him flowers for the occasion. They arrived at the new business site and the owner read the card, "Rest in Peace."

The owner was angry and called the florist to complain.

After he had told the florist of the obvious mistake and how angry he was, the florist replied, "Sir, I'm really sorry for the mistake, but rather than getting angry, you should imagine this: somewhere there is a funeral taking place today, and they have flowers with a note saying, "Congratulations on your new location."

Participating Funeral Homes and Transfer Services

Elliot Lake

- Elliot Lake Funeral Chapel and Cremation Centre Ltd.

Manitoulin Island

- Island Funeral Home Ltd.

North Bay

- Basic Cremation Services

South Porcupine

- Stinson Funeral Home

Sault Ste. Marie

- O'Sullivan Donnelly Funeral Home

Spanish

- Alternative Funeral Services

Sturgeon Falls

- Théorêt-Bourgeois Funeral Home

Sudbury

- Co-opérative Funéraire/Funeral Home
- Jackson & Barnard Funeral Chapel
- Lougheds Funeral Home

Timmins

- Lessard-Stephens Funeral Home Inc.

Crematoria

Located in Barrie, Massey, Matheson, North Bay, Sault Ste. Marie, Spanish, 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	2011	2010
Total liabilities and members' equity	\$21,460	\$22,698
Income Statement		
Income		
Memberships	\$1,280	\$2,840
Donations and other	1,870	2,105
Total income	3,150	4,945
Expenses		
Membership expense	1,495	1,402
Public awareness	352	773
Newsletter	1,458	1,237
Administration	493	492
Other (FOOMS, AGM, Board)	644	916
Total expenses	4,442	4,820
Net income (loss)	(\$1,292)	\$125

Assets include maintenance investment of \$8,816, available only upon dissolution, and operating investment of \$8,979 (\$8,861 in 2010).

Greg Steinke, Chartered Accountant, conducted the review of the Society's financial statements. Financial statements are available upon request

Tombstone Jokes

In a London, England, cemetery:
 "Here lies Ann Mann, who lived an old maid
 but died an old Mann". Dec. 8, 1767.

In a cemetery in Hartscombe, England :
 "On the 22nd of June, Jonathan Fiddle went out of tune".

2012 Price Survey Available

A survey of the 2012 funeral prices from our participating funeral service providers has been completed. Members interested in knowing what the current prices are for Type A and Type B funerals are encouraged to call or e-mail MSNO.

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MEMORIAL SOCIETY OF
NORTHERN ONTARIO