Proudly Serving Consumers for 35 Years

When Daisy Suter of Levack, ON read an article in Canadian Consumer magazine about the high cost of funerals and the complete lack of funeral consumer protection, she was so outraged she started the Memorial Society of Northern Ontario. Our founding board joined with other memorial societies under the umbrella organization, the Federation of Ontario Memorial Societies (FOOMS). Their sole reason for existence: to fight for the rights of the funeral consumer.

Opposed by the funeral industry every step of the way, the battle raged for another 12 years, before new legislation was declared in 1990 with the Minister of the day stating that the Act was reality only because of “those stubborn Memorial Society people who would not shut up and go away”. For the first time in Ontario history, consumers had some rights when they needed to buy a funeral. There was a long way to go.

FOOMS, supported financially only by its chapters who, in turn, were totally dependent on their own members, continued the battle for another 22 years until the new Act, proclaimed July 1, 2012, finally guaranteed consumers the protection memorial societies had been demanding for over 60 years.

What’s the next step for memorial societies? FOOMS’ Legislative Committee, made up of volunteers from its chapters, has been involved in promoting legislation that would bring all aspects of the funeral industry - including funeral providers, cemeteries and tangential businesses - under one umbrella by creating the same sort of governance that exists in other consumer-related industries. Our vast experience in consumer protection has been recognized and praised. FOOMS has begun its work as the only consumer rights participant to be invited by the Province to the next stage.

The publisher of Canadian Funeral News stated, in the March 2014 edition, “I can find very little evidence of the consumer actually needing protection from funeral providers”. The public knows that while legislation may be admirable, it is the combination of oversight by governing bodies and the education of consumers that ensures consumer protection. Memorial Societies will continue our role as educators, monitors and independent advocates for funeral consumers.

AGM

When: Thursday, May 1, 2014
Where: St. Andrew’s Place, 111 Seniors’ Lounge 111 Larch Street, Sudbury
Time: 7:00 p.m.
Guest Speaker: Jennifer Amyotte
Commander of Community Health & Professional Services
Regional Service Instructor – Ministry of Health and Long-Term Care
Topic: Preparing for the End of Life – What you Need to Know
Members of the Public Welcome
Join us for coffee
Q. How do I get my children to talk about my funeral?

Tell them: before I go I want you to know:
• what my funeral plans are
• where my important papers are
• who to call when the time comes
• that I love you enough to get it all together for you

Q. Isn’t prepaying the best way to prepare?

Think long and hard before you buy anything ahead of time. It is difficult to predict with certainty where you’ll be living years down the road. Make sure your family are willing to travel long distances at great expense.

Millions of dollars’ worth of unclaimed funeral & cemetery expenses are held in insurance plans and trust accounts. No one knows where the owners are.

Contact us with your questions
705-671-3753
1-866-203-5139
msnont@gmail.com

FOOMS has sent a letter to the Insurance Bureau of Ontario expressing concern about potentially misleading household mailings from Purple Shield. The envelope (using the Canada Post official logo) and the message inside could be misconstrued as government connected. One heading says you may be eligible to receive benefits. Vulnerable consumers might feel they are obliged to provide the information requested which then allows the company to contact them. A copy has been sent to the Registrar, Board of Funeral Services.

Similar TV ads by the same company contain “urgent warnings” about the potential $10,000 cost of a funeral and invites consumers to call for assistance.

According to our 2014 price survey, our participating funeral homes and transfer services will provide low-cost funerals, including cremation and taxes, for prices ranging from $1,600 to $5,500.
Welcome to our new Participating Funeral Providers

French Family Funeral Home Limited – Kirkland Lake
The French family is pleased to be the newest participating funeral home with The Memorial Society of Northern Ontario. Owned and operated by the family since 2002, the funeral home has a community history dating back to 1937 and former owners, the Symington & Monette families. In 2012, the operation moved to a new modern facility where bilingual staff offers Cremation, Burial, Memorial and Celebration of Life Services.

Cottage Country Cremation Inc. – Parry Sound
Opening this month, the transfer service will offer a cremation service to those who want an alternative to the traditional funeral home experience. The service is designed to assist those people who are looking for a cost effective simple cremation that provides only what they need. Owner/Operator Stephen Torrance says, “We come to you and sit with you in the comfort of your home. No hassles, just Simply Serving Families”.

Congratulations to Ontario Funeral Homes and Transfer Services
According to the Registrar of the Board of Funeral Services funeral providers have a 90% compliance rate with the new legislation.

Because of your donations we can:
• help FOOMS continue its important work as the only funeral consumer advocate in Ontario
• continue to provide help to consumers in need through our email and telephone service
• keep you informed of your rights through our Newsletter

Thanks to our many generous Donors in 2013

Those recognized with permission:

Danny & Louise Besserer
Bruce Bigelow
Carol & Richard Champagne
Dennis & Irene Docrell
Mable & Peter Dopson
Millie & Primo Facca
Gerry Felice
Elizabeth Holmes
Nick Jarmovitch
Andy & Paulette Lacasse
Sven & Barbara Mattson
Leonard Menard
Paul Murdock
Lillian Nisbett
Patrick Ryan
Nancy Thurston
Eleanor & Karl Vlach
David & Sarah Walker

In-kind donations:
Financial Decisions
Saint Andrew’s Place
South End Public Library

Elliot Lake
Elliot Lake Funeral Chapel and Cremation Centre Ltd.
Kirkland Lake
French Family Funeral Home Limited
Little Current
Island Funeral Home
North Bay
Basic Cremation Services
Parry Sound
Cottage Country Cremation Inc.
Sault Ste. Marie
O’Sullivan-Donnelly Funeral Home
South Porcupine
Stinson Funeral Home
Spanish
Alternatives Funeral Services
Sturgeon Falls
Théorêt-Bourgeois Funeral Home Inc.
Sudbury
Co-operative Funeral Homes and Chapel
Jackson & Barnard Funeral Home
Lougheed Funeral Homes
Timmins
Maison Funéraire Lessard-Stephens Funeral Home Inc.
Crematoria
Located in Barrie, North Bay, Sault Ste. Marie, Matheson and Sudbury

Promoting funeral planning as an important part of consumer awareness

When I ran into trouble changing my prepaid funeral plan, MSNO helped sort it all out. Their volunteers were there when I needed help. Thank you.

Len Menard, Sudbury

If you think your funeral has to cost a fortune, you’re dead wrong.
Report of the Chair...

The past year was a busy one. The Board held an orientation session. In anticipation of the new Ontario Provincial legislation for non-profit organizations, to be enacted mid-2014, we began a review of the Society's bylaws. We completed the bi-annual Funeral Price Survey of our participating funeral providers.

The number of new memberships doubled from the previous year, a tribute to dedicated members on and off the Board who spread the word about the Society. We sent a representative to the annual meeting of FOOMS and supported the Organization in its important work of enhancing funeral consumer rights.

None of this would have been possible without the extraordinary contribution of the entire board and our volunteers. They brought experience and skills but readily took on new and unfamiliar tasks when required.

Two of our board members have completed their terms. Gerry Felice, Past President, and Carol Champagne, Vice President, returned several times to the board and served in many capacities. We thank them for their generosity.

Recruiting board members is not easy. If you have six free afternoons in 2014-2015 we would like to hear from you. Take a chance on us. Learn a new skill, enjoy the good humour and make a contribution to YOUR organization.

DO THE MATH

Membership fees don’t cover operating costs - your donations make the difference

In Memoriam

Sally Spence, Board member and Secretary

2007 - 2010

Memorial Society of Northern Ontario

1979 - 2014

Advocating for consumer rights under provincial law

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Financial Summary

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<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
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<tbody>
<tr>
<td><strong>Balance Sheet</strong></td>
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<tr>
<td>Total assets</td>
<td>$22,163</td>
<td>$22,014</td>
</tr>
<tr>
<td>Total liabilities &amp; members’ equity</td>
<td>$22,163</td>
<td>$22,014</td>
</tr>
<tr>
<td><strong>Income Statement</strong></td>
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<tr>
<td>Income Memberships</td>
<td>1,720</td>
<td>840</td>
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<tr>
<td>Donations and other</td>
<td>2,345</td>
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<td>Total income</td>
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<td>3,695</td>
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<tr>
<td><strong>Expense</strong></td>
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<td>Membership expense</td>
<td>928</td>
<td>973</td>
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<td>Public awareness</td>
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<td>237</td>
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<tr>
<td>Newsletter</td>
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<td>Administration</td>
<td>469</td>
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<tr>
<td>Other (FOOMS, AGM, Board)</td>
<td>926</td>
<td>619</td>
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<tr>
<td>Total expenses</td>
<td>$4,334</td>
<td>$3,485</td>
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<td>Net income (loss)</td>
<td>($269)</td>
<td>$210</td>
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Assets include maintenance investment of $8,816, available only upon dissolution, and operating investment of $8,189 ($9,352 in 2012).

Greg Steinke, CPA, CA, performed the review of the Society’s financial statements. Financial statements are available upon request.