



# MEMORIAL SOCIETY OF NORTHERN ONTARIO

## MSNO NEWS | SPRING 2015

IN THIS ISSUE: FAMILY PLANNING, Q & A, CONSUMER ALERT, IN MEMORIAM



### NO, IT'S NOT "ALL TAKEN CARE OF"

Planning your final arrangements ahead of time with your family is a wonderful gift. It really will take a lot of the administrative worry away, allowing your survivors to focus on getting through your death with each other.

It's planning that brings the benefits. Why? Because it builds confidence when you involve your family in a conversation about what to do when death comes and how to choose a send-off that fits the family's taste, needs and budget. To do it right, to actually make it easier and less stressful for your family, funeral planning has to be family planning. The real loving gift your family needs is education, shopping skills and a voice in how to remember you when you're gone.

Paying ahead does none of those things. When you are preparing for your children's education you set money aside in a savings or investment account. It will be there when it's needed. What would be your reaction if someone suggested you choose the university and send a cheque to pre-pay your child's tuition? It's safe to say you would think this a ridiculous idea and could think of a dozen reasons to support your stand. Why then would you pre-pay your funeral?

Funeral homes and insurance companies promote the advantages of the prepaid plans they sell. They urge seniors to pay in advance for their funerals to save their survivors trouble and expense. Funeral homes may offer guaranteed prices or discounts. Insurance policies may claim to be more portable if the buyer moves to another area. However, converting your money into insurance is likely to make it worth less when you need it. *(For information on why funeral insurance is almost NEVER a good thing, see the article on Page 3.)*

Are you willing to take the chance that the rest of your life will glide by with no relocations, no unforeseen challenges? What if nobody claims your prepaid funeral? Impossible, you say! According to the Board of Funeral Services there are MILLIONS of dollars in unclaimed funeral and death insurance plans. We get calls from survivors hoping for information about the possible existence of a pre-paid funeral or even a funeral plan because an uncommunicative parent simply said, *"it's all taken care of. Don't worry"*.

There's a better way. Include your family in your planning. Keep the money in the family. If you want to pay your way to your final rest, go to your bank or credit union and deposit the money in a funeral account. Open a Tax Free Savings Account (TFSA). Do you already have life insurance? Does your firm pay a death benefit? Are you eligible for the Canada Pension Plan Death Benefit? There. Now you've set aside the money without tying it up in a prepaid contract that may not work for your family when the grim reaper knocks at your door.

But, before it's all taken care of, you still have to turn off the voice that tells you not to talk about private matters with your family, the one that's whispering *"just take care of business and keep quiet"*.

Your survivors will handle your death a whole lot better if you have "the talk" with them.

***Allow those you love and who love you to help shape the way they say goodbye. Don't just tell them what you want; ask them what they need.***

*Extracts with permission of Josh Slocum, Editor, the Grim Reader*

## AGM 2015

### WHEN:

WEDNESDAY, MAY 20, 2015

TIME: 7:00 P.M.

### WHERE:

HOWARD JOHNSON PLAZA  
CONFERENCE ROOM 'C'  
50 BRADY STREET, SUDBURY ON

### GUEST SPEAKER:

JAMES T. RANGER  
RANGER'S CREMATION  
AND BURIAL SERVICES LTD.

### TOPICS:

JIM WILL SPEAK ABOUT  
AN ALTERNATIVE TO  
TRADITIONAL FUNERAL HOMES  
FOR FAMILIES WHO CHOOSE  
BASIC CREMATION OR BURIAL  
AT AN AFFORDABLE PRICE.

JOIN OUR MEMBERS AND THE  
BOARD FOR COFFEE AND  
CONVERSATION.



# Q & A

## **Q: Why did you become a volunteer for the Memorial Society?**

**A:** My husband wanted a cheap funeral. I could not face the decision during his illness. When he died I let my grief and sorrow overtake me. His funeral was 'traditional' because that was all I knew. Afterwards I became very sorry and saddened that I didn't give my husband his final wish.

I began to wonder how to get people to understand that your emotional state really does affect your decisions; that if you do not have a plan, you are letting someone else make the decisions for you.

Then I discovered the Memorial Society and they taught me a better way. I am now so much more informed that I want to spread the news to others.

I encourage everyone, *"Prepare when you are in a right frame of mind and ask the Memorial Society to guide you. They will not let anyone take advantage of you. They are a blessing."*

*Pierrette Forget, Sudbury ON*

## **Thank You to our many Generous Donors in 2014**

### **Those recognized with permission**

- |                         |                         |
|-------------------------|-------------------------|
| Joan Ahola              | Sean Healy              |
| Danny & Louise Besserer | Elizabeth Holmes        |
| Jana Ramsey Best        | Barbara & Bill Kauhanen |
| Bruce Bigelow           | Andy & Paulette Lacasse |
| Ruth Bilbija            | Sherry Maki             |
| Harriet & Dan Chmara    | Ian McPhee              |
| Jack Dardak             | John Pelot              |
| Wm James Davis          | Ronald Roberts          |
| Millie & Primo Facca    | Nancy Thurston          |
| Barbara Faulkner        | David & Sarah Walker    |
| Gerry Felice            | Anne Zygmunt            |
| Pierrette Forget        |                         |

**In-kind Donations | Financial Decisions, St. Andrew's Place, South End Public Library**

**We thank the family of Emily McLaren, long-time volunteer. They honored her wishes and became the first members to formally designate the Society a recipient of in memoriam donations.**

**As a Non Profit Volunteer Organization we say thank you for your generous donations.**

### **With your help we are able to...**

- continue our work as the only independent advocate for consumer rights in funeral matters throughout Northern Ontario;
- support the work of the Federation of Ontario Memorial Societies, the only independent advocate representing your interests to the Provincial Government;
- maintain our email , website and telephone systems to better assist you;
- keep you informed of your rights through our annual newsletter and our website.

# CONSUMER ALERT!

The TV blares at you at 10pm, flashing numbers depicting the ever-rising cost of your eventual demise. DID YOU KNOW THE AVERAGE COST OF A FUNERAL TODAY IS \$10,000?

The announcer (salesman) intones in a grim voice, **“The thought of planning for a funeral can be daunting.”**

**Yes, it can.** Except this harbinger of bad news isn't talking about planning. He's talking about paying NOW for services you won't receive for who knows how many years. And you'll be dead. He's trying to panic you into giving him your hard-earned dollars today.

What you should do right now is put down that TV control, and if you should find your inner voice urging you to make sure your kids don't have to worry about your funeral costs, pour yourself a drink and find another channel.

As if that wasn't bad enough, your home is invaded by official-looking envelopes that say: IMPORTANT LETTER OF NOTIFICATION, dropped off in your mailbox by Canada Post.

Inside the envelope is the actual IMPORTANT LETTER OF NOTIFICATION. Who is it for? There's a helpful sentence part way down the page. "This letter is to notify you that if you are 80 years old or younger you may qualify for help." It promises that "as much as \$15,000 can be paid to each covered person."

First of all, if you're planning a \$15,000 funeral you probably aren't worrying about the cost and don't need insurance. Second, the average funeral cost in Ontario in 2013, according to the Board of Funeral Services of Ontario was \$5,000, while direct disposition was \$2,000. Both are a far cry from the \$8,300 average cost claimed in this letter and the \$10,000 claimed on TV.

This letter, by the way, was sent to you by Purple Shield, the same company we exposed in our Consumer Alert last year.

**Here is a fact:** Funeral insurance policies RARELY pay out more than was paid in premiums. In most cases, you will spend as much or more in premiums than the policy will actually pay out at the time of your death. So, why make your money worth less by converting it into death insurance?

Watch our website [www.memorialsociety.ca](http://www.memorialsociety.ca) in the coming year for more information on this matter.

*Extract with permission of Josh Slocum, Editor, The Grim Reader*

Oh, you don't want unsolicited advertising being delivered to your mailbox? Canada Post says: just put a sticky note with the words **“NO ADVERTISING”** in or on your mailbox, and you'll never have to throw this stuff in your trash again.

## Welcome to our New Participating Funeral Provider

### Ranger's Cremation and Burial Services Ltd.

We provide a licensed alternative to traditional funeral homes in the City of Greater Sudbury. We offer simple but dignified arrangements to families wishing to choose a basic cremation or burial at an affordable price. We meet you at our facility or your home if you prefer.

## Participating Funeral Homes and Transfer Services

### ELLIOT LAKE

Elliot Lake Funeral Chapel and Cremation Centre Limited

### KIRKLAND LAKE

French Family Funeral Home Limited

### MANITOULIN ISLAND

Island Funeral Home

### NORTH BAY

Basic Cremation Services

### PARRY SOUND

Cottage Country Cremations Inc.

### SAULT STE. MARIE

O'Sullivan Funeral Home & Cremation Centre

### SOUTH PORCUPINE

Stinson Funeral Home

### SPANISH

Alternative Funeral Services

### STURGEON FALLS

Théorêt Bourgeois Funeral Home Inc.

### SUDBURY

Co-operative Funeral Homes  
Jackson & Barnard Funeral Home  
Lougheed Funeral Home  
Ranger's Cremation and Burial Services Ltd.

### TIMMINS

Maison Funéraire Lessard-Stephens  
Funeral Home Inc.

### CREMATORIA LOCATIONS

Barrie, Matheson, North Bay, Sault Ste. Marie, and Sudbury

## Report of the Chair

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This year, we are celebrating our successes. In light of the difficulties experienced by some Ontario societies and our own struggle to find volunteers, we decided to rejuvenate ourselves. The key question we asked, "Who is going to stand up for the funeral rights of Northerners if not the Memorial Society of Northern Ontario?"

Our board members, a group to be reckoned with, took on the challenge to share their own skills and learn new ones. There were radio interviews and presentations to community associations. We recruited three new board members. We remained financially sound and competent. We identified the need to engage the public more often and more easily. We have begun to upgrade our use of technology through our website and other promotional materials.

We have no paid staff (although it's a dream) so administrative jobs are done in house. Check the "credits" to the right and notice how many jobs get done by just 15 people. The time commitment for our regular volunteers varies from one hour to one day per week. Board members commit to six meetings per year for a two-year term. Occasional projects may last 1 day to 2 weeks. There's backup and training. We could use your talent and time.

In tribute to our reputation, the Memorial Society of Thunder Bay asked about the possibility of merging their membership with ours. Their cooperative transfer service meets their needs without their continuing overview. We are in discussions, always with our own members in mind.

Thank you to the 15 people who made it possible to operate successfully. Every person's contribution was outstanding and generous. Three board members, Millie Facca (President, 1995-99, Director, 1999-01, Telephone Coordinator, 2001 -14) and Mike Omilon (Treasurer, 2015-15) have finished their terms. Along with the loss of our long-time volunteer, Emily McLaren, they leave a large footprint. I hope you will be inspired by them to find out how you can contribute as a volunteer.

PROUDLY SERVING  
CONSUMERS FOR

36 YEARS

### NOMINEES FOR THE BOARD OF DIRECTORS

#### One-year term:

Anna Cheaney, Pierrette Forget,  
Ian McPhee

#### Two-year term:

Gord MacNeil, Rae McLaren,  
Diane Suski, Sarah Walker

*\* Nominations are solicited  
for 3 additional directors.*

### IN MEMORIAM 2015

In memoriam donations were  
received in 2014 in their honour

#### Albert Beauchamp

Member 1981,  
Brother of Volunteers  
Joe & Rosalie Beauchamp

#### Irene Brouillard-Gamble

Mother of Volunteer Data Base  
Coordinator, David Gamble

#### Leo Carrier

Member 1981

#### Dan Chmara

Charter Member, 1979

#### Emily McLaren

Volunteer, Member 2004

#### Sally Spence

Board Secretary, Member 1979



## MEMORIAL SOCIETY OF NORTHERN ONTARIO

### BOARD OF DIRECTORS

**Sarah Walker** • President  
**Ian McPhee** • Vice-President  
**Gord MacNeil** • Secretary  
**Mike Omilon** • Treasurer  
**Millie Facca** • Director  
**Pierrette Forget** • Director  
**Diane Suski** • Director

### COMMITTEES

#### Membership

Mike Omilon, Millie Facca, Sarah Walker

#### Nominating

Millie Facca, Gord MacNeil, Sarah Walker

#### Newsletter

Sarah Walker, Gord MacNeil

#### Public Events and Promotion

Ian McPhee, All Directors

#### Federation of Ontario Memorial Societies Representatives

Gord MacNeil, Mike Omilon

### VOLUNTEERS 2014

#### Telephone

Millie Facca, Pierrette Forget

#### Database

David Gamble

#### Webmaster

Jim Sheppard

#### Membership Mail

David Walker (to June 2014),  
Sarah Walker, Ian McPhee

#### Newsletter Mail-out 2014

Joe & Rosalie Beauchamp,  
Carol Champagne, Millie & Primo Facca,  
Gerry Felice, Emily McLaren,  
Gord MacNeil, Sarah Walker,  
Ian McPhee, David Gamble

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