

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

Annual General Meeting

Tuesday, May 31, 2005 • 7 p.m.
Club 111 Seniors, St. Andrew's Place
111 Larch Street, Sudbury

Business

Annual Reports
Election of Directors
Appointment of Accountant

Guest Speaker: J. David Innes, QC

Living Wills
Power of Attorney for Health Care

The dilemma faced by the family of Terri Shiavo has made us all aware of our vulnerability. Join us for a presentation by Sudbury lawyer, J. David Innes, QC. Mr. Innes will speak about our right to choose and the importance of being prepared. A question and answer period will follow.

Join us for coffee

Memorial Societies Matter

Memorial Societies are the only national, independent, non-profit, non-sectarian organizations dedicated to protecting the rights of the funeral consumer. Their purpose is three-fold:

1. To provide independent consumer information about low-cost funerals, funeral requirements and the choices available.
2. To educate the consumer about the importance of funeral planning.
3. To serve the public interest by monitoring funeral legislation and funeral industry practices.

Memorial Societies are funded solely by membership fees and donations. Thanks to Memorial Societies, thousands of funeral consumers are better educated about their legal rights.

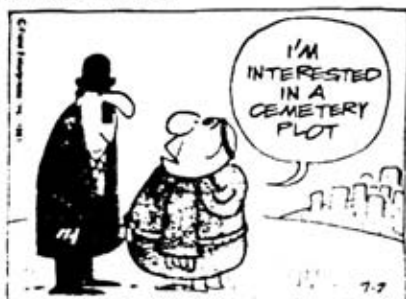
We're asking our members...

The main reason people say they haven't volunteered is that they haven't been asked. We need do-ers who will pitch in and help. We need board members. Can you spare 15 - 25 hours this year?

Perhaps you can help with promotion, presentations, the telephone, office work? Time commitment? As much or as little as you are able to give. Not sure? Call and talk to us.

Consider volunteering for this worthy cause.

The Wizard of Id



By Parker and Hart

President's Report 2004 – An Outstanding Year

Board Members 2004-2005

Greetings from the Board of Directors and a warm welcome to all our new members. It has been an outstanding year for the Society.

Community response to our 25th Anniversary almost overwhelmed our small team of volunteers. A full-page special feature by Northern Life started the telephones ringing in February. In May we participated in a Morning North, CBC radio series on the "Cost of Death" that brought calls from all over North Eastern Ontario. We advertised and put up posters. To date we have had over 600 enquiries, proving there is a great interest in and need for the information provided.

Our new membership growth set a record (350). Donations doubled. A dozen community groups, including a class at Huntington University, invited us to educate them about the Memorial Society's role. We recognized our 25th Anniversary with a reception attended by our founding President and former board members.

Every activity, from the promotional campaigns to the production of this newsletter, was planned and carried out successfully by 12 individuals. They are the Society's Board, telephone and membership volunteers.

With your help the Board can continue to respond to the growing demand for information about the rights of the funeral consumer.



Back: Ian McPhee (Secretary), Sarah Walker (President), Gerry Felice
Front: Margaret Anne Buchanan
Absent: Menno Friesen (Treasurer), Mary Price (V-P), Danny Besserer

Thank you to the officers and directors who managed the Society's affairs and contributed in various ways to this year's success. Three directors deserve special recognition: Ian McPhee, for arranging the newspaper interview and doing general promotion along with Gerry Felice and Danny Besserer. Ian also helped with the telephone enquiries and is chair of this year's AGM committee. Gerry took over the mail duties and sent out planning kits to hundreds of new members. Danny helped with presentations and is working with a committee to revise and update the Planning Kit.

Important Information for Members

Prepaid contracts dated before June 1, 1990

Before June 1, 1990, the law did not require funeral homes to refund excess funds on prepaid contracts. If you have a prepaid funeral contract signed before that date, ask your funeral provider about the refund policy.

Do you know...

How much your prepaid funeral investment is worth today? Whether or not your prepaid funeral contract is guaranteed? See page 3 "Plan Now... Pay Later".

Members in Sault Ste. Marie

Our records show 32 members who had contracts with Carricato Funeral Home which is no longer in business. Please call us toll free to let us know where your contract is now located.

Membership Update

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

We couldn't do it without...

Bank of Montreal, Sudbury Public Library, LCBO (Algonquin Square) who provided meeting rooms

Financial Decisions, our website hosts

Jean Wickstrom and Millie Facca, Nominating Committee members

Keith Lacey of Northern Life for his article promoting the Society

Linda Whitman (Bank of Montreal) for arranging board meetings

Markus Schwabe of CBC for his series promoting the Society

Millie and Primo Facca who sponsored the 25th Anniversary Reception

Northern Communications for their exceptional answering service

Volunteers Daisy Suter and Desiree Sukharo (telephone), Julie Leduc (website)

Our 80 generous members who sent donations. They include:

Danny Besserer, Bruce & Rita Bigelow, Charles & Angelina Bublich, Daniel Chmara & Harriet Grover-Chmara, Gerry Felice, George & Helen Gill, Eino Heino, Ian McPhee, Gerald Nantel, William & Elsa Sandwall, Thomas Sheppard

Plan Now ... Pay Later

Should I plan my funeral now and pay later?

Do you usually pay in advance for purchases you might not receive for years? The fact is there is usually money available when someone dies – bank accounts, investments and life insurance; death benefits from an employer or former employer; Canada Pension Death Benefits.

If I decide to pay later, what options do I have?

■ Simply fill out the Memorial Society funeral planning form and put it in a safe, accessible place.

Or, after you fill out the form, register your plan with a funeral home. Obtain copies of all documents.

In either case, tell the family member or other person in charge of your funeral where the plans are located.

If I decide to prepay, what do I need to know?

The information that follows is important.

Funeral Contract

■ The prepaid contract you sign with the funeral provider (funeral home or transfer service) must state whether or not the price is guaranteed and the terms of payment.

■ Any prepaid contract may be changed or cancelled at any time. If you cancel within 30 days, all money will be refunded. If you cancel after 30 days, the funeral provider may charge a cancellation fee of 10% of the value of the contract to a maximum of \$200.

Trust Funds

■ When you prepay through a trust, the funeral provider is the trustee and must invest your money as approved by Ontario law. If the funeral provider is licensed by the Board of Funeral Services, your investment is guaranteed by the compensation fund administered by that Board.

■ Once a year, upon request, the funeral provider will give you a statement of your account.

■ After the funeral has been paid for, any money left over must be returned to your estate.

Funeral Insurance

■ Funeral insurance is not a contract for funeral arrangements which must be made separately with the funeral provider. The insurance plan is protected and regulated under Ontario law.

■ Ask about cancellation rights, fees, penalties and waiting periods. Is there a guarantee? When does it take effect?

■ You may name your estate or any individual or a funeral provider as the beneficiary.

■ It might be to your advantage to buy life insurance rather than funeral insurance.

Volunteers



Carol Champagne and Millie Facca

Carol Champagne (Membership Co-ordinator), is responsible for membership records, mailing lists, planning kits, thank you cards and address labels. Carol is computer expert on the Membership Committee and invaluable in designing the Newsletter. In short, Carol does the work of several office staff.

Millie Facca (Telephone Co-ordinator), who coordinates the telephone service and trains volunteers, is the voice of the Society. During 2004 there were 545 inquiries. The Society receives compliments galore because of Millie's knowledgeable, efficient and friendly service. Millie is currently helping revise the Planning Kit.

Thank you Carol and Millie – our outstanding volunteers

No One Wants to Talk About Death

A brochure provided by the Funeral Consumers Alliance of America

What can we say to family members who won't discuss funeral wishes? Enclosed is a copy of this brochure which offers advice on a sensitive topic. Feel free to make copies. Let us know if you found it helpful.



Summary Financial Statements

Balance Sheet and Statement of Receipts and Disbursements

Balance Sheet	2004	2003
Current assets	\$ 9,886	\$ 5,899
Maintenance fund	8,816	8,816
Total assets	\$18,702	\$14,715
Total liabilities and funds	\$ 18,702	\$14,715
Receipts		
Memberships	\$ 8,575	\$ 1,100
Donations and other	2,155	1,115
Total income	\$ 10,730	\$ 2,215
Disbursements		
Membership expense	\$ 1,693	\$ 459
Public awareness	719	355
Newsletter	1,198	682
FOOMS	2,063	439
AGM	584	39
Administration and other	570	491
Total disbursements	\$ 6,827	\$ 2,465
Net income (Loss)	\$ 3,903	\$ (250)
Total Registered Members	2,100	1,750

Participating Funeral Homes and Transfer Services

Funeral Homes

Co-opérative Funéraire / Funeral Home	Sudbury, Hanmer Chelmsford
Lougheed Funeral Home	Sudbury, Hanmer Val Caron
Jackson & Barnard Funeral Home	Sudbury
Elliot Lake Funeral Chapel	Elliot Lake
O'Sullivan Donnelly Funeral Home	Sault Ste. Marie
Lessard-Stephens Funeral Home Inc.	Timmins
Stinson Funeral Home	South Porcupine

Transfer Service

Alternative Funeral Services	Elliot Lake
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Crematoria

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

Federation of Ontario Memorial Societies (FOOMS)

Board members Menno Friesen and Mary Price were elected treasurer and member at large, respectively. In addition to the annual assessment (\$700) and delegate costs (\$800), we donated \$500 for computer upgrades for the Legislative Committee. This committee is reviewing the new Bereavement Sector legislation. Their representations to the Ministry of Consumer and Business Services will benefit all Ontario consumers.

How to Support the Society's Work

- become a volunteer
- request a speaker for your group
- pass on the newsletter and ask for extras
- distribute the Society's brochure
- make a donation



"Remember one thing, Jim lad - always read the small print on your donor card."

MEMORIAL SOCIETY OF NORTHERN ONTARIO

P.O. Box 1355 • Stn B • Sudbury • ON • P3E 5K4 • 705-671-3753 • 1-866-203-5139 (toll free)
e-mail: msno@canoemail.com • www.memorialsociety.ca