



MEMORIAL SOCIETY OF NORTHERN ONTARIO

MSNO NEWS | SPRING 2017

-NOTICE-

2017 AGM

When: Wednesday, May 10, 2017 **Time:** 7:00 p.m.

Where: St. Andrew's Place | 111 Larch St. Sudbury, ON

Guest Speaker: To be announced

For updates: visit our website, CBC Radio and other local media outlets.

Public welcome. Learn about the Memorial Society and join us for coffee.

THE GOOD - THE BAD - AND THE UGLY

THE GOOD

We have seen fine examples of professionalism by participating funeral providers across the North.

Their responses have involved helping a Memorial Society member bent on 'doing' his own funeral, resolving a contract dispute, and helping a member concerned about a relative in another province. A funeral director, after a call from our volunteer, reduced his price so that grieving parents could afford their son's funeral. It was the caring professionalism that stood out in each case. We know there are many more such stories that we never hear.

THE BAD

On March 10, 2017, CBC's Marketplace and the Toronto Star reported on their joint investigation into consumer complaints about the funeral industry. The Star's headline, 'The Markup on Death' quoted the Graham family on their experience with their father's funeral, "They prey on your grief and they take advantage of your ignorance".

The essence of the investigators' conclusions: *Any interaction involving uninformed buyers, unscrupulous business owners and the possibility of upselling numerous products has 'Buyer beware.' written all over it.* While such a statement could be applied to other businesses, the funeral business is the only one where grief and guilt are key factors.

Memorial Societies have been campaigning for over 25 years for a code of ethics for Funeral Directors. "If used car dealers can establish a code of ethics, why can't the funeral industry", asks Pearl Davie, President of the Federation of Ontario Memorial Societies-Funeral Consumer Alliance.

THE UGLY

Unclaimed prepaid funeral deposits held by the insurance industry and, to a lesser extent, the funeral industry in Canada total over \$2 billion. If the Bank of Canada can trace unclaimed bank deposits through a website, why are unclaimed funeral deposits deemed untraceable?

Funeral price lists are not posted online. The Funeral Consumers Alliance (USA) and the Consumer Federation of America are jointly calling for an amendment to the funeral rule - that requires full price disclosure on the phone and in person - to make price lists available on websites. Comparing prices is not a threat to ethical funeral providers. Why can't Ontario consumers shop online for funeral price information? Isn't it time?

OUR GREATEST CONCERN? You, the funeral buyer, are not represented on the new board (established and controlled by the Ontario Government) that governs the funeral and burial industry. Everyone else is - funeral providers, cemeteries, crematoria and most religions.

Call us if this happens to you. We can help.

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"I went to the funeral home to arrange my wife's funeral. I told the person who greeted me, 'My wife was a Memorial Society member.' I was told flatly that it did not matter. I did not know how to fix this, and I ended up spending far more than my wife and I planned. I feel I let her down."

(Several Sudbury members reported a similar funeral home experience. At their request, names are withheld).



"According to this Obituary, I passed away suddenly and donations can be made out to you!"

Q & A

Q: If funeral providers do not give discounted prices to Memorial Society members, why should I become a member? What's the advantage to me?

A: Membership gives you important advantages

- We are the only consumer organization in Northern Ontario working for your rights as a funeral buyer
- We show you how to become a wise funeral shopper, whether you are arranging a funeral now or planning for the future
- Your membership helps support our important work



DONATIONS - The lifeblood of the Memorial Society of Northern Ontario

Your donation, regardless of the amount, makes a difference!

Our geographical area of service is the largest in Ontario. Your donation allows us to promote fairness for families throughout the North.

DONATE a little of your time as well.

Distribute brochures, newsletters, business cards at your workplace, clubs and churches and spread the word about *Your Society*.

Our sincere thanks to our many Generous Donors in 2016

including those named below who gave permission to be recognized

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Joe & Rosalie Beauchamp	Bruce & Aya Landells
Danny & Louise Besserer	John Lindsay
Robin & Barbara Bolton	Clayton Price
Wm. James Davis	James T. Ranger
Eleanor D. Dickey	Albert & Joan Rapski
Nancy Donald	Ronald & Karen Shell
Millie & Primo Facca	Arthur Slade
David J. Hilldrup	Nancy Thurston
Elizabeth Holmes	Pierre Vachon
Barbara & Phil Kauhanen	Dave & Sarah Walker

In-kind Donations | Thanks to Financial Decisions and the South End Public Library



CONSUMER ALERT!

* I called a funeral home for information about their price list. The woman who answered the phone said she was not a licensed funeral director, but she did have 25 years in the field and could certainly help us.

My wife and I arrived at the funeral home. We quickly realized this woman was selling death insurance, and we were her targets. We walked out in disgust. We then visited another funeral home. The funeral director listened and answered all our questions. Our plans are now made.

** Used with the kind permission of the members.*

People are reluctant to 'go public' with a complaint. Please let us know when you have been treated well or not so well. We can help. We will protect your privacy.

* THE SOLUTION STARTS WITH AWARENESS

As a consumer buying a funeral, you're likely at a significant disadvantage, and it's not just because of your emotions. Prices are seldom given online, and it's hard to know what to ask. For most people, it's their first experience. Here are ways you can help level the playing field:

1. Ask for prices of specific items you want to buy. The law requires that a detailed price list be made available on request.
2. Look at options when you are not under pressure. Then make a decision.
3. Planning your own funeral? Put your wishes in writing and discuss them with your family. Get itemized price quotes from the funeral homes you visit.
4. If you are grieving, don't go alone to the funeral home; bring along someone trustworthy who is not grieving.
5. Don't disclose information about your financial status until you have settled on how much you want to pay. You are the one with the budget.
6. Be aware that while the funeral directors you speak with are likely to be empathetic, their first responsibility is to their business' success.

** This article taken from the Funeral Consumers Alliance (USA) website with kind permission of Josh Slocum/FCA Executive Director*



Telephone Service

Monday to Friday: 9:00am to 4:00pm

Our volunteers will return your call as soon as possible.

For Emergencies Only: Our 24/7 answering service will forward your call to a volunteer.



Website

Visit MSNO online www.memorialsociety.ca

- Find the information you need
- Become a member
- Make a donation
- Contact us with a question or complaint

Participating Funeral Providers

Transfer Services

- **Basic Cremation Services** - North Bay
- **Cottage Country Cremation** - Parry Sound
- **Northwest Funeral Alternative Inc.** - Thunder Bay (member's discount, online Funeral Price List)
- **Ranger's Cremation and Burial Services Ltd.** - Sudbury (member's discount)

Funeral Homes

- **Alternative Funeral Services** - Spanish
- **Co-operative Funeral Homes** - Sudbury
- **Elliot Lake Funeral Chapel and Cremation Centre Limited** - Elliot Lake
- **French Family Funeral Home Limited** - Kirkland Lake
- **Island Funeral Home** - Manitoulin Island
- **Jackson & Barnard Funeral Home** - Sudbury
- **Lougheed Funeral Home** - Sudbury
- **Maison Funeraire Lessard-Stephens Funeral Home Inc.** - Timmins
- **O'Sullivan Funeral Home and Cremation Centre** - Sault St. Marie
- **Simple Wishes of the North** - Sudbury (member's discount)
- **Stinson Funeral Home** - South Porcupine
- **Theoret Bourgeois Funeral Home Inc.** - Sturgeon Falls

Crematoria - Barrie, Haileybury, Kirkland Lake (Enviro Cremation), Matheson, North Bay, Sault Ste. Marie, Spanish, Sudbury, Timmins, Thunder Bay



Report of the Chair

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We have often used ideas and materials from the Funeral Consumers Alliance (FCA) in the USA. In existence since the 1930s, the FCA has 70 affiliates in 47 states to whom it offers resources and guidance. It fights for the rights of funeral consumers throughout the USA, often engaging in legal battles against state legislators and the funeral industry. There is no Canadian equivalent.

Last spring we received an invitation to attend the FCA's Biennial Conference in Atlanta, Georgia. Weighing the potential gain in new ideas and expertise against the costs, the Board decided the Chair should attend the Conference.

The Conference, designed to inspire and challenge FCA affiliates, also featured workshops about environmental, legal, and home funeral issues led by professionals in these areas.

The most important takeaway from the conference was the wealth of ideas, materials, and personal contacts - invaluable resources for your Board in meeting the growing challenges of consumer protection.

On behalf of our members, a sincere thank you to the Board of Directors, the Volunteers and our generous donors who ensure the continuing success of our Memorial Society.

PROMOTION & OUTREACH

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- CARP Sudbury Presentation**
 - CBC Interview**
 - Sudbury Star Interview**
 - Science North – Science Café; Green Burials**



Financial Statements

Financial statements for 2016, reviewed by **Greg Steinke, CA, CPA**, will be presented at the AGM.

Copies will be available to members on request.

“The secret of life is honesty and fair dealing. If you can fake that, you can have it all.”

- Groucho Marx

Nominees for the Board of Directors

Carol Champagne

Loretta Tompkins

Sarah Walker

In Memoriam 2016

Donations were received from family and friends in their honour

Kathy Barkett

Daughter of members Rose and Gene Barkett
Remembered by friends

Rosalie Beauchamp

Member and long-time volunteer
Remembered by husband, family and friends

Emily McLaren

Member and long-time volunteer
Remembered by friends

Brian Piccolo

Remembered by friends



MEMORIAL SOCIETY OF NORTHERN ONTARIO

Board of Directors 2016

- Sarah Walker** • President
- Loretta Thompkins** • Vice-President
- Carol Champagne** • Secretary
- Rae McLaren** • Treasurer (to June/16)
- David Hildrup** • Treasurer (from June/16)
- Ian McPhee** (to June/16)
- Gord MacNeil**
- Diane Suski**
- Bob Wallace**

Volunteers 2016

- Millie & Primo Facca,
- Joan Fox,
- David Gamble,
- Diane Gifford,
- Ian McPhee,
- Mike Omilon,
- David Gamble,
- Joan & Albert Rapski

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