

The Funeral Advisory and Memorial Society Newsletter



May 9, 2012

Invitation and Notice

FAMS' 55th Annual General Meeting
Sunday, June 03, 2012
2:00 p.m.

North York Central Library
Meeting Room Two, 2nd Floor

Guest Speaker
Ms. Tara Anchel

Assistant Director of the Arrowsmith School
On
The Subject of Neuroplasticity

The Annual General Meeting is being called to elect Trustees to fill vacancies on the Board, to review the Financial Statements of the previous year and to conduct necessary business.

After the AGM, we will be very pleased to welcome an address on the developing world of Neuroplasticity.

Barbara Arrowsmith-Young was born with severe learning disabilities. Undaunted, she used her few strengths to develop brain exercises to conquer her neurological deficits and went on to create a program of brain building exercises that are offered in schools throughout Canada and USA. At the core of her Program is the principle of **neuroplasticity**, the capacity of neurons to alter structure and function in response to training and experience over a person's lifetime.

Tara Anchel, a special education teacher, discovered the work of Arrowsmith and how it was applying the principles of **neuroplasticity** to effect measurable and meaningful change in the lives of struggling students. This changed her understanding of learning disabilities, and of human potential, witnessing remarkable change in the lives of her students.

Tara will introduce the history and science behind the Arrowsmith Program – including common learning struggles and how they can be understood through a cognitive lens, demonstrating how Arrowsmith exercises are targeting weak brain areas to transform one's ability to learn.

At the conclusion of Ms. Anchel's talk, there will be a Question and Answer session, followed by refreshments. It will be an opportunity to meet the speaker, and share ideas with other FAMS members, the Board and Volunteers.

Recent Events

After 54 years of operating as a memorial society, the acceptance of simple, dignified and inexpensive funerals is becoming mainstream. Regulations are finally being brought into force on July 1, 2012. Most of the principles of transparency and fairness for consumers, promoted by memorial societies, have been incorporated into legislation after 11 years of hard and persistent work by the Legislation Committee of FOOMS-FCA.

We are now moving into a new phase of the memorial society movement, but we must remain vigilant to prevent any incursions into our rights as consumers. We don't want to return to having less consumer protection for funerals than in buying used cars.

This year, FAMS welcomed the members of the Funeral Advisory and Memorial Society of Peterborough and District into our midst. Your Board of Trustees, after careful consideration, agreed to assume administration of the Peterborough Society on November 15, 2011. The society's remaining assets were transferred to FAMS on that date. As is happening in many communities, the Peterborough society found that volunteers for its board and other activities became so few that the board could no longer carry on. FAMS' telephone and e-mail volunteers have been hearing from Peterborough members, many of whom have sent in donations to continue our work, for which we are most grateful.

FAMS, too, is struggling with an insufficiency of volunteers/board members. We urge members to give serious consideration to volunteer with FAMS. For retired persons, it's stimulating to get involved in work that is meaningful. For the newly retired, use your business skills or lose them! Please complete the form or give us a call at 416-241-6274. We would welcome your participation.

Directions to: The North York Central Library is located at the North York Centre 5120 Yonge St. (North Side of Mel Lastman Square)

By TTC, exit the Yonge Subway at the North York Centre station and walk through the Concourse to the western end of the North York Centre.

Paid parking is available underground and on the side streets.



Legislation Update:

Good News for Consumers

After 11 years of concerted action by the Legislation Committee of the Federation of Ontario Memorial Societies – Funeral Consumers Alliance (FOOMS-FCA), the Funeral, Burial and Cremation Services Act and Regulation will take effect on July 1, 2012.

Some of the benefits for consumers are:

- *Requiring*
 - More disclosure of information about consumers' rights and obligations.
 - All prepaid contracts be guaranteed.
 - More specific detail on contracts (the same description and prices of goods and services as on the price lists).
There must be disclosure of any financial connection with another firm, and if any benefit will be received from recommendation of a specific firm or insurance provider.
 - Disclosure to the consumer if the person they are dealing with is a commissioned sales person.
- An operator must provide all contracted services at the time of need without making any additional charge.
- Restricting industry access to prepaid trust funds to 10% up to a maximum of \$350; this also applies to cancellation of a contract.
- Giving consumers the right to know if the business they are dealing with is properly licensed and if that business or person they are dealing with has had disciplinary action taken against them (previously there was no access to this information)
- Permitting Class 1 Transfer Services to offer further services to clients.
- Extending the 30 day "cooling off" period to the purchase of interment rights.
- Permitting consumers to resell interment rights.
- Requiring cemeteries to repurchase interment rights at market value, less the percentage retained for care and maintenance.

Special Thanks to Pearl Davie, Chair of the Legislation Committee and President of FOOMS-FCA, and to Al Gruno, Vice President, Legislation, for their many years of hard work to achieve this milestone. We thank Elly Elder of FAMS, as well for her many years of devotion to the work of the Legislation Committee .

The Funeral Advisory and Memorial Society

(mailing address)

55 St Phillips Road

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416-241-6274 www.fams.ca

Board of Trustees

Chair: Margaret Adamson

Vice Chair: Shirley Zinman

Treasurer: Albert Tucker

Dev Chakravarty

Elly Elder

Marion Hutchings

Doug McCann

David Windrim

Volunteers – Telephone

Coordinator: Marion Hutchings

Mon.& email – Margaret Adamson

Tues – Shirley Zinman

Wed - Liselotte (Lisa) Gayk

Thu – Marion Hutchings

Fri - Dorothy Winkler

Messages left on voicemail or at info@fams will be returned by the Volunteer on duty, Monday to Friday, 9 – 5. In an emergency a volunteer can be reached 365 days of the year.

Many Thanks – To All of you who have sent in donations to help us continue providing information to our fellow members and the public. Stretching the \$40 membership fee has been made possible by your kindness.

FAMS was left a generous bequest by Mrs. Ursula Blauzon this past year; the funds will be used to further the ongoing work of the society.

Moving? - Changed your e-mail address? Please send us updates so we can continue to send you the newsletter and notice of the AGM, and not have to pay for returned mail.

The FAMS Funeral Preplanning Form-

Putting off choosing a funeral home/transfer service and completing the FAMS funeral preplanning form is easily done. But, you'll be doing your family or those responsible for your arrangements a big favour by consulting with them and completing the form before need. It asks for the information the provincial government requires upon death and if your arrangements are registered, the pressure on family and friends to make difficult decisions during an emotionally stressful time will be lessened. Once taken care of, you can forget about it and carry on! 416-241-6274 or info@fams.ca are contact numbers for help if needed.

Costs of Death Notices : Costs have risen in some newspapers and dropped in others. The cost of photos are from \$85 and up.

Globe and Mail : \$11.09 per line 1 day rate, \$10.46 per line for two consecutive days and \$5.57 per line for 3 days or more.

National Post : \$4.00 per line per day

Peterborough Examiner : \$18.75 5-line minimum. Additional lines - \$2.50 per line.

Toronto Star : \$9.83 per line per day. 50% discount on 3rd day and on.

Ontario Funeral Sector – 2010

Board of Funeral Services

Deaths Registered : 88,868

Cremations : 50,801 (57.2%)

Average actual costs:

When Funeral Purchased:

Services - \$4,177, Casket - \$2,339

Direct Disposition :

Services - \$1,520, Casket - \$303

Books and Films –

Estate Planning through Family Meetings (without breaking up the family), Lynne Butler, lawyer. Self-counsel Press.

The Party of Your Life, Get the Funeral You Want by Planning it Yourself, by Erika Dillman, Santa Monica Press

A Film and a Book

Death and funerals are the subjects of two recent outstanding works of art and scholarship. *Departures* is the title of a Japanese film that won the award for best foreign film at the Oscars in 2009. It is a sensitive semi-comedy based on the silent, hands-on-Japanese ceremony of preparing the dead body, in full view of the family, before the final moment of cremation.

The young man at the centre of the story must not only learn how to perform this ceremony, but also overcome the social odium attached to any treatment of a corpse. The film ends with the words of the man whose job it is to light the flames for cremation – that he is simply sending these bodies to the next stage of their existence.

That "next stage" becomes for those who died in nineteenth-century Ontario, *A Better Place*, which is the title of a new book by Susan Smart, a social historian endowed with the skill to weave anecdote and quotation into her central themes of burials and funerals. Two strong points stand out in the book. One is the insight into local records, whether of small towns or of the cemeteries of Toronto; the other is the context of rural Ontario within the larger continental scene as the author reaches back into American books on funeral customs and manners that extended across the border to the middle classes of Ontario towns. Whether viewing the film or reading the book, both make for an enjoyable learning experience.

Things you wanted to know – maybe

The shiny, silver and gold caskets chosen for Michael Jackson and James Brown were the Prometheon, top of the line sarcophagus made by Batesville, made of solid bronze, covered in gold plate and lined with velvet (\$44,000 US).

Chosen for Whitney Houston was the Millenium, made of hand-polished stainless steel with gold-plated hardware, also velvet-lined (\$25,000 US).

From: People's Memorial Association, Seattle, WA

Do you wish to keep your brain active?

	Yes	No
Do you like a challenge?	_____	_____
Do you like to analyze data?	_____	_____
Do you like learning new skills?	_____	_____
Do you like to explore marketing ideas?	_____	_____
Do you wish to assist other consumers?	_____	_____
Do you like to be creative and inventive?	_____	_____
Are you interested in researching ideas?	_____	_____
Do you like to participate in discussions?	_____	_____
Do you wish to expand your computer skills?	_____	_____
Do you wish to be an active member of a team?	_____	_____
Score	Yes _____	No _____

Find the Meaning of Your Score :

If your score is 5 "No" out of 10, there is still a strong possibility that you would be a good contributing trustee of the FAMS board. Give us a call.

If your score is 6 "Yes" out of 10, you most definitely would be a very good contributing trustee of the FAMS Board. Give us a call, now.

If your score is 3 "No" out of 10, most definitely call us.

If your score is 9 "Yes" then call us at this moment before you read the rest of this newsletter.

We need you on the Board!

FAMS ORDER FORMS - 2012

_____	Replacement member card (members only)	Free
_____	Price List of Participating Funeral Homes (members only)	Free
_____	Price List of Cemeteries and Crematoria	Free
_____	Copy of FAMS brochure to give to prospective members	Free
_____	What to do when death occurs	Free
_____	Financial Statement	Free
_____	Information on the Funeral, Burial and Cremation Services Act, 2002 and Regulations	Free
_____	Up-to-date Handbook (members only)	\$10.00
_____	Replacement Funeral Prearrangement Form (1 set per member)	\$10.00
	Total of above :	\$_____

I enclose \$100 \$50 \$35 Other \$ _____ Plus donation: \$ _____
as a donation to the society. Regretfully receipts are not tax deductible. Total Enclosed: \$ _____

Please make your cheque payable to The Funeral Advisory and Memorial Society. 55 St. Phillips Rd. Toronto, ON M9P 2N8

Name _____ Membership # _____ (See Address Label)

Address : _____ Phone# _____

E-mail Address: _____