

May 2014

The Annual General Meeting is being called to report to members, to review the Financial Statements of the previous year, and conduct necessary business.

After the business meeting, a talk on wills and trusts will be presented by Susannah Roth. An ever-pressing subject, Ms. Roth will address various concerns about wills and trusts, drawing from her extensive knowledge and experience on the subject.

Ms. Roth was called to the bar in Ontario in 2002, and her practice has focused on wills, trusts, estates, and estate administration.

Ms. Roth has experience in estate planning (including wills, powers of attorney, insurance, and testamentary trusts), estate administration (including advising attorneys and guardians of property, executors, administrators and beneficiaries, and real estate transfers and rectification) and estate litigation.

Ms. Roth is a member of the Society of Trust and Estate Practitioners, an Ontario Bar Association Council Member, Chair of the Ontario Bar Association Trusts & Estates Section Executive, and a member of the Selection Committee for the OBA Foundation Chief Justice of Ontario Fellowships in Legal Ethics and Professionalism.

Ms. Roth has published several articles on the subjects of wills drafting and estate administration, as well as being a regular speaker at seminars both for lawyers and for the general public on estate administration and estate planning topics.

A question and answer session will follow Ms. Roth's talk, followed by refreshments. We hope that members will introduce themselves to the volunteers and board members and share their ideas about FAMS and FOOMS.

Invitation & Notice

FAMS

57th Annual General Meeting

Sunday, June 1, 2014 — 2:00 p.m.

North York Central Library
Meeting Room Two, 2nd Floor

Guest Speaker: Susannah Roth of
O'Sullivan Estate Lawyers on
Wills and Trusts

Directions to the AGM:

The North York Central Library is located at the North York Centre, 5120 Yonge Street (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.



The Federation of Ontario Memorial Societies-Funeral Consumers Alliance (FOOMS)

In 2013, as Vice-Chairman of Legislation for FOOMS-FCA, Al Gruno of the Memorial Society of Thunder Bay started looking at how consumer protection has been provided in the Death Care Goods and Services Sector (DCGS Sector) and how it is provided in other market sectors in Ontario. He reports that:

Ontario developed a model that has the administration of Acts and Regulations provided by a non-profit corporate board, known as a Delegated Administrative Authority (DAA). If you bought a car, house, travel arrangements, or fuel, then you have had a DAA involved in making sure that things were done according to the applicable Act and its Regulations. Results have been generally successful.

In the DCGS Sector, there are currently several bodies that administer the Act and Regulations. The industry may provide one-stop shopping, but the consumer has a confusing number of places to go to get complaints resolved. The Ministry of Consumer Services has been

working on providing a one-stop consumer protection model by putting the DCGS Sector into the DAA model with a mainstream style of inspection, enforcement, and consumer protection.

A DAA is not perfect but it is recognized as a good administrative model. It provides administration by a Board, which seeks advice from advisory committees made up of stakeholders. Under the *Funeral, Burial and Cremation Services Act* (2002), funeral establishments, funeral directors, and transfer services are administered by the Board of Funeral Services (BOFS). In January 2014, the Registrar of the BOFS decided to form an advisory panel similar to those that a DAA might have. Mr. Gruno has been proposed to be one of the consumer representatives on the BOFS advisory panel, with Mary Nash (Funeral Information Society of Ottawa) as the alternate. Mr. Gruno's rationale on the particular need for consumer protection in the DCGS is available on the Order Form (page 4 of this newsletter).

From the Last Post Fund National Office's newsletter, The Bugler (March 2014)

The Funeral and Burial Program: Modern-Day Veterans Now Eligible

Last Post Fund National President HCol Daniel O'Connor expressed relief and satisfaction with the recent federal budget.

"I am extremely pleased that the issue of eligibility of modern-day veterans for the Veterans Affairs Funeral and Burial Program has been positively dealt with in this budget," says Colonel O'Connor. "The Last Post Fund has been pressing for this recognition for more than a decade, and now all Canadian veterans are eligible for this important program for the estates of veterans who die with limited financial resources. From fulfilling our mission in recent years for ineligible veterans, our donation funds had been virtually exhausted."

Since 1909, the Last Post Fund has had as its prime mission the assurance of a dignified funeral and burial for all Canadian veterans who pass away with very limited or no financial resources. In 1922, the Government of Canada first recognized its obligation, on behalf of all Canadians, to provide funding to meet this need. However, in recent decades the regulations governing the Funeral and Burial Program have stipulated that only Second World War and Korean veterans, and those in receipt of disability compensation, were eligible for the program, leaving out most of the more than 600,000 modern-day veterans who have also served their country and were prepared to pay the ultimate price.

Colonel O'Connor adds, "The Government is to be applauded for doing the right thing in recognizing and correcting this issue, particularly in a time of fiscal restraint."

FROM THE BOARD OF FUNERAL SERVICES

Ontario Funeral Sector –
Quick Facts 2012

Deaths Registered: 89,344
Cremations: 53,224 (59.5%)

Average of actual costs:

When a funeral was purchased:
Services — \$4,467;
Casket — \$2,029

When a direct disposition was purchased: Services — \$1,615;
Casket — \$326

It is interesting to note that the percent of cremations were 53% in 2007, 57% in 2010, 58.7% in 2011, and 59.5% in 2012.

In 2007, when a funeral was purchased, the average for services was \$3,731 and for a casket/container \$2,280, but for direct dispositions, for services \$1,252 and for a casket/container \$278.

One of the primary focuses of The Funeral Advisory and Memorial Society (FAMS) has been to urge the Government of Ontario to implement regulations and processes to protect consumers of death care goods and services. FAMS, through The Federation of Ontario Memorial Societies-Funeral Consumers Alliance (FOOMS), urged implementation of the *Funeral, Burial and Cremations Services Act* (2002) and Regulations, which occurred in 2012. As outlined in the report on FOOMS-FCA (page 2 of this newsletter), we are pleased to report that the Ministry of Consumer Services is looking seriously at a Delegated Administrative Authority (DAA) for the death care goods and services sector, so Ontario consumers will have similar protection as do buyers of new cars and real estate. Pearl Davie and Al Gruno, Chairman and Vice-Chairman respectively, of the Legislation Committee, have been in discussions with the Ministry regarding a DAA for the death care sector.

We are pleased to welcome members of the Niagara Peninsula Funeral Advisory Society into FAMS. After careful consideration, the Board agreed to take on administration of their society. We are pleased that some of their members have agreed to continue to provide information to people in their district when local information is requested.

We are very happy to announce that Victoria Moorshead, a young member of FAMS, has joined the Board this year. She has had experience on other boards and has begun a Facebook page for us (which can be found by searching Facebook for “The Funeral Advisory and Memorial Society”). She agreed also to take on the responsibility for our newsletter. We welcome Victoria and look forward to her participation in directing the affairs of the Society.

Thanks go to the telephone/email volunteers who answer queries from members and the public about funerals, preplanning and prepaying, and the advantages of membership, as well as other questions.

As in previous years, many FAMS members have been very generous in sending donations to help cover the expenses of the Society. The Board and all members join in thanking you for your thoughtfulness and support.

Sadly in 2013, a number of our Board members could not continue with their participation in Board activities because of illness or infirmities. We are down to five/six active members on the Board with three members in their eighties. Please call/write us to volunteer — to quote a recent headline in *The Times*, “Do Good, Think Good, Feel Good.”

— Margaret Adamson, Chair

The Funeral Advisory and Memorial Society

(Formerly The Toronto Memorial Society)

Mailing address only: 55 St. Phillips Road
Toronto ON M9P 2N8
416-241-6274 www.fams.ca

Board of Trustees

Chair: Margaret Adamson

Vice Chair: Shirley Zinman

Treasurer: Albert Tucker

Dev Chakravarty, Elly Elder, Doug McCann,
Victoria Moorshead, David Windrim

Volunteers

Telephone Coordinator: Shirley Zinman

Mondays & Email: Margaret Adamson

Tuesdays: Shirley Zinman

Wednesdays: Lieselotte (Lisa) Gayk

Thursdays: Marion Hutchings

Fridays: Dorothy Winkler

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

Newsletter Editor

Victoria Moorshead

Administrative Assistant

Allan E. Rodrigo

FAMS is an active member of The Federation of Ontario Memorial Societies-Funeral Consumers Alliance (FOOMS – FCA). The Legislation Committee of FOOMS-FCA maintains contact with the Ministry of Consumer Services and the Board of Funeral Services to promote the protection of consumers. Recently the Legislation Committee provided suggestions for the recently circulated *Consumer Information Guide to Funerals, Burials and Cremation Services*, available from the Ministry of Consumer Services at www.ontario.ca/consumerservices and the Board of Funeral Services at www.funeralboard.com

Costs of Death Notices as of late March 2014

Globe and Mail: \$11.09/line 1-day rate, special rates for 2 and 3 days

Hamilton Spectator: \$30.40 for first 5 lines, \$5.08/ additional lines

National Post: \$90 for 1-day notice, 5-line minimum, \$10.82 for each additional line, special rates for 2 and 3 days

Peterborough Examiner: \$23.75, 7-line minimum, additional line \$2.50/each

Toronto Star: \$9.99/line per day

FAMS ENewsletter

You can save FAMS printing and mailing costs if we send your copy of the newsletter electronically. Besides going green, an added bonus is that you can forward The FAMS newsletter to family and friends who might be interested in joining FAMS. Please email your contact information, including your membership number (see address label), to info@fams.ca.

Death Notice

It would be a great help if you would note on your pre-arrangement form that your death notice should acknowledge membership in the Funeral Advisory and Memorial Society.

FAMS VOLUNTEER & ORDER FORMS

We urge members to give serious consideration to volunteering with FAMS.

Please email us at info@fams.ca, call us at 416-241-6274, or complete the form below and return to FAMS.

Yes, I'd like to work with FAMS

- By serving on the Board Name: _____
- Doing promotional work Email: _____
- Other Telephone Number: _____

- Replacement member card (members only) Free
- Price list of Participating Funeral Homes (members only) 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
- Mr. Gruno's rationale on consumer protection in the DCGS (see page 2 of this issue) Free
- Up-to-date Member's Handbook \$10
- Replacement Funeral Prearrangement Form (one set per member) \$10

I enclose \$100 \$50 \$35 Other \$ _____ Total of above: _____
 as a donation to the society. Plus donation: _____

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: _____ Telephone: _____

Email: _____ FAMS does not rent or sell members' contact information