

May 2016

Invitation & Notice

FAMS

59th Annual General Meeting

will be held on Sunday, May 15, 2016 at 2:00 p.m.

at the North York Central Library, Meeting Room 1, Second Floor.

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

After the business meeting, we are pleased to announce that Pearl Davie will give a talk on Memorial Societies and Changes in Funeral Practices - Today's Celebrations of Life, simple commemorations and what the "traditional" funerals were in years past.

Pearl has been involved in the Federation of Ontario Memorial Societies - Funeral Consumers Alliance (FOOMS-FCA) for over 30 years, and as President for much of that time. She was appointed by the Ministry of Consumer Services as public member to the Board of Funeral Services for two 3-year terms, and chaired the Compensation and Discipline Committees. As Chair of FOOMS-FCA's Legislation Committee, Pearl has always advocated for fairness and transparency in legislation and policies for consumers of funeral services and goods as well as for access to alternatives.

After a short talk, Pearl will answer questions from the audience. She has a fabulous memory and has amusing and enlightening stories about dealing with the development of "enhanced consumer protection," to use her own words!

Refreshments will follow.

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-FCA)

FAMS is a member of the Federation of Ontario Memorial Societies - Funeral Consumers Alliance, which in turn represents the funeral consumer interests to the Ontario government. The Chair of the Board and several other trustees participate in FOOMS-FCA and its committees. At the 2016 FOOMS-FCA Annual Meeting, Al Gruno (Thunder Bay) stepped down as President because of illness and Pearl Davie was acclaimed as President. When the Secretary stepped down, Miriam Kramer kindly agreed to serve as Secretary again.

The Ontario Ministry of Government and Consumer Services has created The Bereavement Authority of Ontario (BAO) which brings together the funeral home, transfer service, cemetery and cremation sectors, replacing the Board of Funeral Services and the Cemeteries and Cremations Unit of the Ministry. The BAO is the most recent of Ontario's very successful Delegated Administrative Authorities (DAAs). Mr. Carey Smith was appointed as the first Registrar of The BAO bringing twelve years of experience with one of the first DAAs in Ontario.

THE BAO will inspect and license funeral establishments, transfer services, and cemeteries and crematoriums, and individuals who work in these sectors.

It has a Registrar and 16 staff members and is organized into two units - Licensing, Education and Outreach and Compliance.

The BAO will operate at arm's length from government and be governed by an independent board of directors. The current interim board was appointed by the Ministry to preside during the transition period to a DAA and includes the Chairs of the interim Advisory Committees. The appointments to a new board will be based on the skills and competencies of the individuals. The Chairs of the three Advisory Committees, Funeral and Transfer Services, Cemetery, Cremation and Municipal and Faith Based, will provide advice to the new Registrar and board. FOOMS-FCA has suggested that rather than a faith-based committee there should be a committee more representative of the broader consumer base.

The BAO has several websites which will be of interest to members. Topics covered are:

Different types of DAAs in Ontario, Know your rights when Planning a funeral, burial, cremation or scattering and Learn about funerals, burials or cremations in Ontario.

FOOMS-FCA will be making recommendations on the consumer information the BAO makes available to the public and has recommended a Code of Ethics.

Board of Funeral Services*

Ontario Funeral Sector - Quick Facts 2014

Total Deaths Registered: 94,564

Funeral Establishments - 89,184

Transfer Services - 5,380

Cremations:- 56,554 (59.8%)

2007 cremations - 53%

2013 cremations - 60.4%

Pricing

Average cost of services based on the current price list excluding taxes and disbursements such as death notices, flowers, cremation, cemetery charges, etc.

Funeral (includes funeral, visitation, body preparation and services to have the body interred or cremated) - **\$5,254**

Direct Disposition (includes the minimum services required to have the body interred or cremated) - **\$1,959**

Average of what consumers **actually purchased** in 2014

When a **funeral** was purchased:

Services - **\$4,464** / Casket or container - **\$1,875** / Vault - **\$1,253**

When a **direct disposition** was purchased:

Services - **\$1,577** / Casket or container - **\$336**

Prepaid Contracts

	Contracts	Amount	Provided	Cancelled	New
Totals	291,561	\$1,979,274,589	22,018	3,683	28,462
Trust	109,652	\$721,035,581	11,815	1,282	10,137
Insurance	181,909	\$1,258,239,008	10,203	2,401	18,325

Costs of Death Notices as of April 2016

Globe and Mail: \$11.31/line 1-day rate, \$10.68/line 2-day rate

Hamilton Spectator: 30 text lines w/o photo \$160, w/photo \$225

National Post: \$11.50 per line

Peterborough Examiner: No line rate. Each notice priced separately

Toronto Star: \$9.99/line per day

*The Board of Funeral Services compiled statistics about the funeral sector based on information provided by licensees, education programs and the Ontario Government. The accuracy of the information is limited to that provided by licensees and educational institutions. Unless otherwise noted, the information refers to data collected during the BOFS's fiscal year ending **October 31, 2014**.

Report of the Chair

FAMS and other memorial societies have been remarkably successful during the last thirty years in getting the news out that simple, dignified, low cost funerals are available and a growing number of consumers in Ontario are making that choice. Today the internet has made searching for such information easy.

But however welcome the access is to this information, it must be seen in context with what are becoming serious negative consequences for an organization like FAMS. Telephone and email information inquiries, together with new memberships, are going down yearly. FAMS is now receiving more income from our kind donors than from membership dues.

With a shrinking income, our investment account is going down each year, despite the fact that the work of the Society is done by volunteers with the help of our part-time administrative assistant bookkeeper. In 2015 the total cost for printing, mailing and postage for the hard copy of our newsletter alone was \$4,830. Each year more members have provided us with their email addresses but nevertheless, about 4,000 hard copies have to be mailed by Canada Post.

The board of FAMS has therefore come to the conclusion that this current 2016 newsletter will be the last hard copy newsletter sent out to members generally. Members are asked - if they have not already done so - to provide FAMS with an email address, whether that of a family member, a friend or that of a neighbour, so that FAMS can send the electronic version of the newsletter to each member. For those who do not have access to email, if you wish to receive the yearly newsletter, please send FAMS a cheque for \$5 to cover the cost of printing, handling and mailing of the 2017 newsletter.

The other hard fact we are facing is that FAMS needs more volunteers if we are to continue serving our members and the public. Our directors are aging and all are dealing with health problems. We are exploring solutions but would appreciate hearing from members, especially those who can volunteer.

On the hopeful side is the Ontario government's decision to bring the operations of the Board of Funeral Services and the Cemetery and Crematorium Regulation Unit of the Ministry of Government and Consumer Services under one DAA (Delegated Administrative Authority), by creating The Bereavement Authority of Ontario. We believe the BAO will be as successful in the death care sector as in the other sectors where DAAs have been introduced in recent years (See FOOMS-FCA, BAO).

One of the most important functions of memorial societies - in addition to making costs more open and choices more rational - has been to influence government protection of Ontario citizens at a most vulnerable time - the death of a loved one. You will all enjoy hearing Pearl Davie, President, and Chair of the Legislation Committee, FOOMS-FCA, speak at the AGM. She has a wealth of knowledge at her fingertips from having worked with government, the public and the media. We are looking forward to hearing her.

If members have thoughts to contribute about the future of FAMS, I would appreciate hearing from you. Our number is 416-241-6274.

Margaret Adamson, Chair, Board of Trustees

The Funeral Advisory and Memorial Society (Formerly The Toronto Memorial Society)

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Board of Trustees

Chair: Margaret Adamson

Vice-Chair: Shirley Zinman

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Secretary: Sheila Middleton

Doug McCann and Dev Chakravarty

Telephone and Email Volunteers

Co-ordinator of Volunteers: Shirley Zinman

Lisa Gayk

Margaret Adamson

Messages left on voicemail or at info@fams.ca will be returned by the volunteer on duty, Monday to Friday, 9 to 5

Newsletter Editor

Margaret Adamson

Administrative Assistant

Allan E. Rodrigo

FAMS is an active member of The Federation of Ontario Memorial Societies - Funeral Consumers Alliance (FOOMS-FCA)



IMPORTANT - If you do not have an email address

This is the last hard copy newsletter that will be sent out without charge. To receive the 2017 FAMS Newsletter in printed form, please send your name, address and Membership No. (shown on the mailing label) plus a cheque in the amount of \$5 to

**FAMS,
P. O. Box 65, Station F
Toronto, ON M4Y 2L4**

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: _____

- | | |
|-------------------------------------------------------------------------------------------------------------------|------|
| <input type="radio"/> Replacement member card (members only) | Free |
| <input type="radio"/> Price list of Participating Funeral Homes (members only) | Free |
| <input type="radio"/> Copy of FAMS brochure to give to prospective members | Free |
| <input type="radio"/> What to do when death occurs | Free |
| <input type="radio"/> Financial statement | Free |
| <input type="radio"/> Information on the <i>Funeral, Burial and Cremation Services Act (2002) and Regulations</i> | Free |
| <input type="radio"/> Member's Handbook | \$10 |
| <input type="radio"/> 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, PO Box 65, Station F, Toronto ON M4Y 2L4

Name: _____ Membership #: _____ (see address label)

Address: _____ Telephone: _____

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