

May 2017

Invitation & Notice

FAMS

60th Annual General Meeting will be held on Sunday, May 28, 2017 at 2:00 p.m.
at the Deer Park Library, Second Floor Meeting Room, 40 St. Clair Ave. East, Toronto

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

New Annual General Meeting Location

This year the FAMS Annual General Meeting will be held at the conveniently located Deer Park Library, 40 St. Clair Ave. East, across from the St. Clair subway station, one block East of Yonge Street in Toronto.

In recent years FAMS' AGM was held at the North York Public Library but we were informed that renovations will not be completed in time for our meeting this year.

AGM Speaker, Ms. Heather Kiteley

After the AGM, we are pleased to announce that Ms. Heather Kiteley, CEO of Guaranteed Funeral Deposits of Canada, will be our speaker. She is the daughter of a funeral director and grew up at the funeral home owned by her father. It is no surprise she, herself, became a licensed funeral director and then later on a licensed insurance agent. Guaranteed Funeral Deposits is a not-for-profit fraternal organization of the funeral industry which holds the Assurant Life policy under which the member funeral directors are classified as "enrollers," thus are not required to be licensed insurance agents.

Heather Kiteley is participating in the Humber College course for funeral pre-planners as an instructor and has set up an "Ethics and Critical Thought" component of the course. She feels the most important education is that of the consumer.

Ms. Kiteley has been quoted as saying that preplanning/prearrangement was the best way for people to make arrangements, but notes that prearrangement offers no benefit to a funeral home since the legislation requires the money be put into trust until needed, and those moneys will then be used for preplanned arrangements only; in addition, a contract must be issued by the funeral home listing the services chosen. Such prepaid funds are protected by a Compensation Fund administered by the Bereavement Authority of Ontario. All prepaid contracts entered into on or after July 2012 are guaranteed. In a case where the consumer cancels the preplanned arrangements, funeral homes can claim only 10% to a \$350 cap (The Funeral, Burial and Cremation Services Act and Regulations (2012)).

After her talk, Ms. Kiteley has agreed to answer questions from the floor. We look forward to hearing Heather Kiteley.

Refreshments will follow.

Directions to the AGM:

The Deer Park Library is located at 40 St. Clair Avenue East (East of Yonge Street across the street from the St. Clair Subway Station).

The St. Clair Streetcar also goes into the St. Clair Subway Station..

Getting to the Deer Park Library involves much less walking than in previous years.

Paid Parking is available North of the Deer Park Library.

Veterans Funeral and Burial Program

The Spousal Estate Exemption used when evaluating the financial eligibility for the Veterans Funeral and Burial program was raised from \$12,015 to \$35,279 on October 1, 2016. On January 1, 2017, the amount was readjusted to \$35,738. These changes will result in more Veteran families receiving financial assistance.

“**The Markup on Death**” was the title of a front page story in the Toronto Star on Friday, March 10, 2017 (thestar.com), and a CBC Marketplace program that same evening, which were based on a joint investigation by the Star and CBC. Pearl Davie was interviewed for the article and was quoted urging an industry Code of Ethics. Carey Smith, Registrar of the Bereavement Authority of Ontario was also interviewed. The BAO was described as being the regulatory watchdog, that has three inspectors responsible for monitoring 650 funeral homes. When Mr. Smith was asked to comment on on embalming, he replied, “for the scenario of a quick cremation that reporters described to funeral salespeople, I don’t see any need for embalming.” Markups on caskets was also a topic of discussion in the Star and on CBC.

From the Toronto Star, Oct. 26, 2016

The Vatican published guidelines for Catholics who want to be cremated, saying their remains cannot be scattered, divided up or kept at home, but must be stored in a sacred church approved place. In 1963, the Vatican explicitly allowed cremation as long as it didn’t suggest a denial of faith.

Home Funerals:

Information available from June Pinkney Hunter, London, ON, Phone: 519-438-2167

From the **Natural Death Expo** held on November 5, 2016 held at the Unitarian Congregation in Mississauga. Speakers from organizations included:

- A new green and natural burial site is being developed in Niagara Falls, the Royal Oak Burial Park, Woodlands Natural Burial Section. Contact: Nathan Romagnoli
- Death Vigiling, companionship the dying and their families during the last days. Trained volunteer teams, donation-based, greater Toronto area. Death cafes.

DyingWellCollective.com

- Burial Shrouds - The Linen Merchant, Mary Bowness, www.burialshrouds.ca
- Green Burial Society - Mark Richardson, www.greenburialcanada.ca

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

FOOMS-FCA enables all its memorial societies to have a voice in speaking to the Ontario government on behalf of consumers. Currently, the President, Pearl Davie, has established very good communications with the Registrar of the Bereavement Authority of Ontario (BAO), Mr. Carey Smith, who is the regulator of the funeral, cemeteries and crematoria sectors. The BAO became fully operational as of April 1, 2016. At the Annual Meeting of FOOMS-FCA in September, Mr. Smith spoke and answered questions from the delegates. The former Board of Funeral Services no longer exists and the BAO covers all matters relating to the after death care sector including funerals, transfer services, cemeteries and crematoria.

FOOMS-FCA and its member societies felt that we, representing consumers, should have input into the actions of the BAO. The three Stakeholder Advisory Committees to the Board of the BAO are named as Funerals, Cemeteries and Faith Based. There was a call for nominations for seats on those Stakeholder Advisory Committees, but FOOMS-FCA wrote the chair that consumer interests would not be well represented by committees representing funeral homes, cemetery owners or by the faith-based Advisory Committees. Funeral homes and cemeteries have their industry interests to promote. Many consumers these days do not feel that faith-based organizations represent them, nor many consumers’ broader and more secular interests. Another key FOOMS-FCA concern is a Code of Ethics for the industry. FOOMS-FCA has been recommending a Code of Ethics for many, many years and will continue to do so.

Pearl Davie has had meetings throughout the year with the Registrar of the BAO, Mr. Carey Smith. She has queried him about prepaid funeral contracts using insurance about how the Funeral, Burial and Cremation Services Act and Regulations apply.

We are sad to report the dissolution of the Memorial Society of Thunder Bay (MSTB). This Memorial Society initiated the first transfer service in Ontario by starting a co-op removal service when the four local funeral homes would not provide simple, moderately priced arrangements for their members or the public. MSTB was sued by the Board of Funeral Services on the basis that they were purporting to be funeral directors. The Courts ruled that the Society was not guilty because they were only providing a service that existing funeral homes and funeral directors did not offer. Since those early days that co-op has evolved into the North West Funeral Alternative, a self-standing business and Ontario’s first transfer service. FOOMS-FCA benefited greatly from MSTB’s financial contributions and the efforts of their stellar volunteers such as Eric Gowan, Al Gruno and Susan Zirnsak. Since their dissolution, many MSTB members have transferred to MSNO and FAMS.

Report of the Chair

This year's Annual General Meeting will be FAMS' 60th! Jessica Mitford's *The American Way of Death* was published in 1963; it had created a great stir in both the United States and Canada and led to the growth of many funeral and memorial societies. In Toronto, building on the work of a dedicated group of Unitarians, the Toronto Memorial Society was formed, (the forerunner of FAMS), and received its letters patent as a corporation in 1966.

At that time embalming was standard and the open, expensive casket together with the hearse and limousine, made funerals expensive for families on limited incomes; even poor families could be induced into accepting large financial sacrifices to pay for a "proper funeral".

Today in Ontario funerals tend to be simpler and the choice of cremation has risen to over 60%. There is growing interest in natural burials and home funerals. Above all, for memorial societies throughout Ontario, adjustments have to be made to the sheer quantity of information that has become available online. The result is fewer telephone and email enquiries, and a decline in new memberships.

Yet, at the same time, the Board of FAMS recognizes and is grateful to those members who have sent in donations over the past year. Your donations have made a big difference in difficult times. Thank you. Your gifts have been added to a bequest from the estate of the late Paul Herzberg, Prof. Emeritus of York University. His generosity makes it possible to continue the consumer-advocacy work of the Society and enlarge the scope of FAMS' work as well. We shall remember Prof. Herzberg with gratitude.

As reported to you in past years, a number of memorial societies have joined together or closed down, stating that they have fulfilled their mandate or because of a lack of volunteers. The Board of FAMS, too, has had to consider closing the Society's operations - primarily for lack of volunteers, the fall in the number of new members, and the dwindling of a steady income. Any decision to close, however, has been reconsidered - partly by calls from people who joined in the early 90's and are now updating their arrangements. They remind us how much memorial societies have accomplished and the changes that have been promoted by memorial societies in the past sixty years!

More directly relevant to the Board's decision, however, in favour of continuing the work as well as the structure of FAMS, was the importance of continuing to support the work of FOOMS-FCA. The Funeral, Burial and Cremation Services Act and Regulations (2012) brought much protection for Ontario consumers but there is still work to be done. In an article in the Toronto Star, Pearl Davie, President of FOOMS-FCA was quoted saying, "If used car dealers can establish a code of ethics, why can't the funeral industry?"

The other reason for reversing the decision to close down was that three very experienced and active members of FOOMS-FCA, together with a member from Ottawa have volunteered to join the FAMS Board of Trustees. All four will be confirmed as Board members at our Annual General Meeting on SUNDAY, MAY 28th. They are: Al Gruno (Thunder Bay) – Past President and Chair, Legislation Committee of FOOMS-FCA, Pearl Davie and Miriam Kramer (Hamilton and Ancaster), President and Secretary, respectively of FOOMS-FCA, and Judith Wouk – a new member of FAMS and President of the Funeral Information Society of Ottawa. To save time and expense we are proposing meetings by computer and exchanging information by email. Meetings by computer will give us more flexibility.

So with these changes, we are hoping other FAMS members may also be interested in joining the Board. FAMS volunteers will tell you that people who contact FAMS for information or help in funeral planning are very pleasant to deal with and are grateful for the help we give them. Volunteering for FAMS brings a nice feeling – it's helping others, sometimes at a difficult time. Please let me know at--- info@fams.ca – if you, too, are interested in volunteering or joining the Board of Trustees; tell me about your background and areas you would like to see FAMS explore. I will be very pleased to hear from you.

Margaret Adamson, Chair, Board of Trustees

Board of Trustees

Chair: Margaret Adamson *Vice-Chair:* Shirley Zinman

Treasurer: Albert Tucker *Secretary:* Sheila Middleton
Doug McCann

Telephone and Email Volunteers

Co-ordinator of Volunteers: Shirley Zinman, Lisa Gayk and 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 **Administrative Assistant and Bookkeeper**
Margaret Adamson Allan E. Rodrigo

New Hobby for Retirees: Assembling Their Coffins (*NYTimes*, March 11, 2017)

The Hawke's Bay D.I.Y. Coffin Club meets on Tuesdays on New Zealand's North Island, began in 2013 and had 120 members. The Chair, Mr. Terry, is quoted as saying, "It gives us old fellas something of interest, something to do. But it also serves a purpose." Mrs. Terry said that once people finish creating their own coffins at the club, they often build others for charity, or return to help other members. "It's very social," she said.

Another, the Kiwi Coffin Club's motto is "fine and affordable underground furniture."

IMPORTANT - If you do not have an email address

To receive the 2018 FAMS Newsletter in printed form, please send your name, address and Membership No. 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