

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.

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