

May 2015

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, a talk will be presented by Françoise Hébert, Ph.D., who is a member of the Board of Directors of Dying With Dignity Canada, and a frequent media spokesperson for the organization. Ms. Hébert will address in her talk the recent Supreme Court decision on the Carter Case, which created a new constitutional right to medically assisted dying that will come into effect next year. She will discuss the conditions that the Supreme Court specified for someone to access the new right to medical assistance to die, and the fears and values of those who oppose this new right.

Ms. Hébert has a Ph.D. from the University of Toronto, and a BA from l'Université Laval. Recently retired from the position of CEO of the Alzheimer Society of Toronto, she has served as president of the Canadian Library Association and of the Book and Periodical Development Council. Dying With Dignity Canada (www.dyingwithdignity.ca) was founded in 1982. They are a national member-based organization committed to helping people achieve quality in dying. They help people understand all end-of-life options and work for choice in dying for all Canadians.

A question and answer session will conclude Ms. Hébert'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

58th Annual General Meeting

Sunday, June 7, 2015 — 2:00 p.m.

North York Central Library
Meeting Room Two, 2nd Floor

Guest Speaker: Françoise Hébert
of Dying With Dignity Canada

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.

Prepaid Funeral Contracts — Insurance

By Miriam Kramer

The Board of Funeral Services' yearly statistics (see bottom of page 3) shows that an increasing number of funeral arrangements are being prepaid not in cash but by a purchase of insurance.

Previously, people prepaid for a funeral by paying money to a funeral director who would use the funds to cover the cost of the funeral when needed. Under the *Funeral, Burials and Cremation Services Act (2002)* brought into force in 2012, the funeral provider must put those moneys into trust and report yearly to the client.

Now some funeral homes offer insurance policies to offset funeral costs. What's the difference? With prepayment, the cost of the funeral at need will be

covered, and if consumers wish to cancel the contract, the FBCS allows the funeral provider to retain 10% of the total to a maximum of \$350 and they must return the balance.

Prepaying by buying insurance means buying an insurance policy which will pay out a designated amount, to be used towards the cost of the funeral.

This should be a consumer concern because the insurance is part of a group policy the seller need not be a licensed insurance agent. The size of the premiums may make it poor value compared to policies or investments available elsewhere. There is no guarantee that the policy payout will cover the full cost of the funeral at the time of need. Cancellation can be difficult; the rules of the FBCS do not apply to insurance.

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

At the 2014 Annual Meeting of FOOMS-FCA, Pearl Davie stepped down as President. She had served for over 30 years as President, with exceptional dedication and devotion to the memorial society movement. Miriam Kramer served as Secretary of FOOMS for an even longer period. All were in awe of Miriam's work and relied on her knowledge of process and the Society's by-laws. Both transferred to FAMS after the Funeral Advisory Society of Hamilton and District closed its doors.

Pearl and Miriam made a dynamic team. Pearl kept in touch with the Board of Funeral Services and the Ministries as they changed, reporting to FOOMS members and orchestrating Federation responses to death care regulatory proposals. Pearl sat on Board of Funeral Services (BFS) committees and served as

Chairman of the Compensation Fund Committee, and on numerous other committees. When she became aware of problems consumers were experiencing, she probed and brought the issues to the BFS. Her analytical mind and presentation of material were the core of FOOMS-FCA activities in standing up for Ontario consumers. She has stepped in as FOOMS-FCA's representative on the Board of Funeral Service Registrar's Advisory Committee. Al Gruno has been ill and asked Pearl to serve in his stead.

Mary Nash of the Funeral Information Society of Ottawa was elected President at the 2014 FOOMS-FCA Annual Meeting and resigned in February 2015. Al Gruno, Vice-President, moved up to President and David Milne of Ottawa, elected as Secretary at the Annual Meeting 2014, continues as Secretary.

Canada Pension Plan (CPP) Death Benefit

By Pearl Davie, Immediate Past President of the Federation Of Ontario Memorial Societies — Funeral Consumers Alliance (FOOMS-FCA)

The Canada Pension Plan (CPP) Death Benefit is payable to any person who has contributed a sufficient amount to the CPP over a particular time period. If a person did not pay CPP contributions, there is no benefit.

The CPP Death Benefit is calculated on the amount of the pension which the person was receiving at time of death or if the deceased was under the age of 65, it is calculated on the amount of the pension which the person would have received at age 65, based on contributions paid during employment.

The maximum payable is \$2,500 at present, but as it is based on the monthly pension benefit by a multiplication of six it could be considerably less: for example, if a person receives a monthly CPP pension of \$800 x 6 (\$4,800) the death benefit could be the maximum of \$2,500. If the monthly pension is \$400 (x 6) the death benefit could be \$2,400. In many instances, if a person worked only part-time or at a very low wage and the amount of contributions made was very low, they might receive a monthly CPP pension of only \$50, and the death benefit could then be \$50 x 6 or only \$300. The amount paid out is decided by CPP.

Since the matter of low CPP contributions from part-time wages affects many women in our economy, families should take note that the death benefit will be

much lower, based on their CPP contributions while working and the subsequent lower monthly payout.

It is preferable if the death benefit is applied for by the executor or executrix named in the deceased person's will, and a certified copy of the document naming them is attached to the application. However a family member can apply and should ensure they are using a current application form.

The process takes eight to twelve weeks on average and should not be counted upon to cover immediate expenses.

There is a Survivor Benefit for a spouse or common-law partner, usually based on 60% of the monthly CPP benefit. This must be applied for on the appropriate form.

There is also a Survivor Allowance which is paid when the spouse or common-law partner is between the ages of 60 and 64, and it is income based. Younger survivors can also apply, depending on age, dependents, and their own health.

The Child Benefit is currently a flat rate of \$230 monthly and paid out for each child under 18 years of age or aged 18 to 25 in full-time attendance at a recognized educational institution.

More information can be obtained by calling 1-800-277-9914 or visiting the Service Canada website, at www.servicecanada.gc.ca/eng/services/pensions/cpp/death-benefit.shtml

Information as of December 2014.

Report of the Chair

The memorial society movement in Ontario is undergoing change. Simple, basic and less expensive funerals, which memorial societies promoted, have become the norm. So for FAMS, the numbers of members is not growing substantially but thanks to the generosity of members and others, FAMS is able to continue its services to members and the public. To the many members who send in donations, we thank you for your generosity and recognize how important you are to furthering the work of the Society.

FAMS also is undergoing change. Your Board of Trustees has decided to give up the office in the wonderful old house of the Northwest Unitarian Congregation at 55 St. Phillips Road, and to receive our mail in a post office box. The land-line telephone has been replaced by a cell phone. Arrangements were made to retain the same telephone number, so service to our members and the public will continue seamlessly. These changes will bring savings in office rent, mileage charges, and response time to mail requests. The few Society things remaining will be kept for us in a Board member's office storage space and print materials in another Board member's residence(!). Many thanks to Doug and Albert.

Many prospective members complained of difficulties trying to register on our website. To solve that problem and to improve communications, your Board has had the website redesigned. Please have a look at it, www.fams.ca, and recommend it to your friends.

Our older volunteers are another year older, so we would welcome hearing from younger volunteers! Please call us at 416-241-6274 or email us at info@fams.ca.

We look forward to seeing you at the AGM, in the same location as last year.

Margaret Adamson, Chair, Board of Trustees

FROM THE BOARD OF FUNERAL SERVICES

Ontario Funeral Sector – Quick Facts 2013

Deaths Registered: 93,102; Cremations: 56,294 (60.4%)

Average of actual costs:

When a funeral was purchased:

Services — \$4,232; Casket — \$2,023

When a direct disposition was purchased:

Services — \$1,719; Casket — \$338

It is interesting to note that the percentage of cremations was 53% in 2007 and has now jumped to 60.4% in 2013.

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.

Prepaid Funeral Contracts

	Contracts	Amount	Provided	Cancelled	New
Totals	290,246	\$2,017,646,474	21,898	3,980	29,104
Trusts	113,209	\$806,251,274	12,171	1,163	10,555
Insurance	177,037	\$1,211,395,200	9,727	2,767	18,549

The Funeral Advisory and Memorial Society

(Formerly The Toronto Memorial Society)

Mailing address only: PO Box 65 Toronto Q

27 St Clair Avenue East

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416-241-6274 www.fams.ca

Board of Trustees

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Tuesdays, Thursdays, Fridays: Shirley Zinman

Wednesdays: Lieselotte (Lisa) Gayk

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

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 Government and Consumer Services and the Board of Funeral Services to promote the protection of consumers. Members may be interested in obtaining the *Consumer Information Guide to Funerals, Burials and Cremation Services*, available from the Ministry of Government and Consumer Services, at www.ontario.ca/ministry-government-and-consumer-services, and the Board of Funeral Services, at www.funeralboard.com

Costs of Death Notices as of April 2015

Globe and Mail: \$11.20/line 1-day rate, special rates for 2 and 3 days

Hamilton Spectator: \$65.80 for first 9 lines, \$4.90/ additional lines

National Post: \$90.80 for 1-day notice, 5-line minimum, \$11.17 for each additional line, special rates for 2 and 3 days

Toronto Star: \$9.99/line per day

FAMS E-Newsletter

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
- Al Gruno's rationale on consumer protection in the Death Care Goods and Services Sector Free
- 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, PO Box 65 TorontoQ, 27 St Clair Ave. East, Toronto ON M4T 2L7

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

Address: _____ Telephone: _____

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