



## **Confessions of a Board Member**

I am a sinner! I committed the deadly sin of volunteering; something my experiences in the army said was a complete no-no. The mantra was never ever volunteer. But then I up and did it. I volunteered as a member of the Board of Trustees for FASHD. No arm-twisting, no inducements and no idea what I was getting into! Then, low and behold, I found this sinning to be very pleasurable. It was a new experience and full of fun because of my fellow sinners. People from all walks of life, all faiths and all shapes and sizes with one thing in common, a desire to make a difference in our one small sphere of influence. And a desire to help people make important, rational decisions for the most emotional moment of their lives. So I give a little of my time, a little of my life experiences and a little of myself. In doing so I enriched my life and my family's lives. I learned about others' experiences with death, funerals, the funeral industry, legislation, and the bureaucracy. I also learned that while death and related emotional baggage is a very serious matter it is also something that can be treated with some levity when discussed with detachment. I have met extremely interesting people, and achieved some targets. I made valuable use of my time. In short, if I had known sinning was so pleasurable I would have sinned long ago. So come and join us, it's better than reality TV, it really is. Andrew Macdonald

## **Membership Report**

The society was happy to receive 37 new members in 2009. We were informed of the deaths of 28 members, and wish to extend sympathy to their families and friends for this loss.

Our members are definitely movers and shakers – every year we learn that some of you have chosen a new home. **PLEASE DON'T FORGET TO GIVE US YOUR NEW ADDRESS!**

If convenient, you can send the information by e-mail: [funeralsociety@hwc.org](mailto:funeralsociety@hwc.org). Also please don't forget to include your new e-mail address, if that has changed.

## **2009 FASHD Annual Meeting Summary**

The 2009 Annual Meeting of the Society was held Tuesday, May 12<sup>th</sup> at the First Unitarian Church of Hamilton. Martin Dooley introduced Karen Robins, an Education Coordinator with the Alzheimer Society of Hamilton and Halton, who spoke on "An Overview of Dementia and Brain Health" An enlightened and interesting presentation was followed by a question and answer period and thanks from Martin Dooley on behalf of all present.

## **Funeral Advisory Society Trustees 2009-10**

Pearl Davie, Chair  
Jake den Hartog, Treasurer  
Martin Dooley, Secretary  
Ruth Roe  
Marianne Walters  
Andrew Macdonald

**Newsletter** - Alena Gabel **Website** – Steven Nagy

## **Telephone Volunteers**

Len Metcalfe, Jean Wheeler

## **Electronic Assets**

In 2008, we mentioned that many of us participate in "loyalty" programs with credit card companies and businesses which can build up to values of thousands of dollars. In the sad event you don't live to use them, your survivors may be able to have them transferred or you may be able to designate a beneficiary and record that information with the company. The important thing is to list these various assets now and then find out how to protect any value that may be left after you are gone.

## **Our Finances - Jake den Hartog-Treasurer**

Thanks to your generous donations in 2009, income exceeded expenses by \$98.57. We are a non-profit organization that serves its members through membership fees and donations. **May we count on your ongoing support?** A detailed financial statement will be available at the annual meeting and copies will be sent to members on request.

## **FOOMS-FCA Annual Meeting 2009**

**Federation of Ontario Memorial Societies-Funeral Consumers Alliance** – member societies gathered again for a weekend conference. Three Hamilton members attended, Miriam Kramer, official delegate, Andrew Macdonald, observer, and Pearl Davie, who was returned as FOOMS-FCA President.

Areas of concern include the impact of corporate ownership on funeral prices, using the FOOMS-FCA website [www.myfuneralplan.org](http://www.myfuneralplan.org) to gather and disseminate information and to maintain contact with societies and co-operatives outside Ontario. The development of 'green burial' alternatives which have less impact on the environment than current burial and cremation practices is of interest.

The meeting refined plans for the **Callie Essay Award** named after its generous sponsor Callie (Bell) Archer which has been established for Grade 12 students in Ontario. The subject matter for the first year is 'Going Green' and the value is \$500. Further information will be forthcoming on the website.

**The FOOMS-FCA Annual Meeting will be held again this year at Scarboro Mission, Toronto, on September 17,18,19<sup>th</sup>, 2010.**

## Disposition of a Body

A question was recently put to the society; who owns the body of a deceased person? Is it the next of kin? Is it the person named as executor of the will? Not sure of the answer, we contacted the authorities. In this case the Board of Funeral Services and our own expert, a lawyer member who is always willing to help.

A deceased body has no rights, and in general the disposition falls to the next of kin. However there are exceptions, depending on the relationship to the body. Sometime there is disagreement among siblings, or there is a second family at the time of death. If there is a will, and it is known, then the executor would most likely have the right to decide on disposition. Our lawyer friend says her desk is littered with cases which will likely require court resolution, where a properly drawn will could have avoided the stress and expense.

Again pre-planning and discussion with family and friends can help lessen problems, but an up to date will is essential. Information on Disposition of a Body in Ontario is available on the Board of Funeral Services website: [www.funeralboard.com](http://www.funeralboard.com)

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## Pre-planning & Pre-writing Your Obituary

Have you noticed when reading the obituary page, that some obits are very short, giving little detail, while others continue for many paragraphs with particulars of the deceased's interests and accomplishments? Have you reflected on why there would be two death notices for the same person on the same day, with variations in the names/relationship of the bereaved? In many cases, relatives do not know much about the deceased's earlier life and may not be aware of what they have accomplished. There may be a dispute among siblings or other family members, or there may be a second family wishing to declare death.

To help avoid omissions or complications in an obituary, write your own, in advance of course. Talk about what it should include with family and friends. Note the details you would like in yours, such as earlier accomplishments, awards received, community and volunteer service, special interests, etc. Look back on your life; it may be more interesting than your family knows. List your parents and siblings names and note if they are predeceased. Younger family members may not recall them, especially if they lived far away. It doesn't have to be long; you can compress several items in a few sentences. It is a great way to acquaint your family members with the person you were, as well as the person you are now. Just bear in mind newspaper charge for printing obituaries. Give it some thought; it's not morbid, it's practical. Include details with your pre-arrangement forms. Now is the time to think about what kind of memorial service/party/wake would suit your family and friends.

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## Visits to Co-operating Funeral Providers

During the past few months, two board members paid a visit to two of our listed funeral providers, chosen at random, to acquaint themselves with the facilities and to update the providers on the society. Their report back to the board was positive and it was felt that the funeral providers were sensitive to the needs of our members and the public. However that policy may not always filter down to individual staff members, therefore we are interested in learning of members' good or bad experiences.

Some of the points discussed are as follows:

- \* Funeral homes do not know their clients are FASHD members, unless it is mentioned by the member.
- \* Clients are more confident now and tend to tell the director what they want, rather than ask for advice.
- \* Some directors feel that FASHD has an impact on the industry. The more a client is informed the better for the industry.
- \* Most funeral homes have an air-conditioned room where a body can be kept for a certain number of days. Embalming is encouraged when viewing of the body is required.
- \* Cremation accounts for about 55% of dispositions, up from approximately 5% in 1990.
- \* Now funeral directors are in favour of preplanning, which has been the position of the society for years. Better decisions are made with preplanning. The family has a clear mandate and there is no need for further meetings at a difficult time. Still less than 50% of the funerals in the Hamilton area are preplanned.
- \* The choice of a funeral home by clients is as follows:
  - a) Repeat business (families tend to use the same funeral home)
  - b) Referral (from family, friends, neighbours)
  - c) Location
  - d) Prices
- \* Many funeral homes do not charge for a funeral of an infant under the age of 12, unless there are special requests.

Please note: The new Harmonized Sales Tax will result in an increase of 8% on all arrangements.

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## Smart Consumer Calendar

This calendar contains much useful information and many helpful tips for the consumer. It is available, free of charge, from the Ontario Government by calling **1-800-889-9768**. It is recommended that orders be placed for the 2011 calendar in November this year.

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**Power of Attorney Kits** are available, free of charge, from the office of the Attorney General by calling **1-800-366-0335**.

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### Preparing to Go Offline for Good\*

Many people today bank online and date online. We have social networking, blogging accounts and password-protected email. We use many commercial services, own web domains, advertising space and avatars. However, little thought is given to what happens to those assets in the event of death. This information should be added to an estate planning checklist. The location and designation of digital assets is going to become an issue with a younger generation that has moved much of its riches, possessions and personal lives online. This means more accounts, more passwords, and more difficulty sorting out online assets in the absence of a digital will.

Death policies differ from one online service provider to the next. For some, when a person dies, their account also expires. Others will transfer access with proof of death, but it can be a long, slow process that sometime requires a court order. In many cases an account will be shut down due to inactivity or nonpayment. It is added stress for the bereaved who know online accounts exist but cannot access them.

Such problems can be avoided if you make arrangements to pass on your passwords – and of course keep the information updated as passwords sometimes change. It is possible to set up a special email account to store passwords and instructions for your digital afterlife, and leaving the passwords to that account with your lawyer or executor. For those of you who live at least a part of your life online, it is something to think about!

\* A brief summary from a recent Canadian Press article that appeared in Hamilton Spectator, February 8, 2010.

### We'd like to Know-

The board of Trustees is concerned whether FASHD is meeting the needs of its members. Please send us a note to PO Box 89026 or [funeralsociety@hwcw.org](mailto:funeralsociety@hwcw.org) If you have had a positive experience in the past few years in carrying out arrangements for a loved one, please contact us at [funeralsociety@hwcw.org](mailto:funeralsociety@hwcw.org) or mail. If you have had a less than positive experience, we would like to know that also so we can give it our attention. Please send your comments to P.O Box 89026 Hamilton, ON, L8S 4R5

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### List of Cooperating Funeral Providers, Spring, 2010:

#### Owned by Alderwoods Corp (Service Corporation International)

|                                           |                                      |               |
|-------------------------------------------|--------------------------------------|---------------|
| Marlatt's Funeral Home & Cremation Centre | 615 Main St. East, Hamilton, L8M 1J4 | (905)528-6303 |
|                                           | 195 King St. West, Dundas, L9H 1V5   | 905)627-7452  |

#### These funeral homes owned by Service Corporation International (SCI)

|                                        |                                            |               |
|----------------------------------------|--------------------------------------------|---------------|
| Markey-Dermody Funeral Home            | 1774 King St. East, Hamilton, L8K 1V7      | (905)547-1121 |
| Cresmount Funeral Home Ltd.            | 322 Fennell Avenue East, Hamilton, L9A 1T2 | (905)387-2111 |
| Truscott, Brown Dwyer Funeral Chapel   | 1309 King St. East, Hamilton, L8M 1H2      | (905)549-2417 |
| Thorpe Brothers' Funeral Home Co. Ltd. | 96 West Street, Brantford, N3T 3E7         | (519)759-2211 |

#### Owned by the Trillium Corporation

|                                    |                                       |               |
|------------------------------------|---------------------------------------|---------------|
| Dodsworth & Brown, Robinson Chapel | 15 West Ave. North, Hamilton, L8L 5B9 | (905)522-2496 |
|------------------------------------|---------------------------------------|---------------|

#### These two funeral homes are owned by a local company, BGF. Holding Inc.

|                           |                                         |               |
|---------------------------|-----------------------------------------|---------------|
| Bay Gardens Funeral Homes | 1010 Botanical Dr., Burlington, L7T 1V1 | (905)527-0405 |
|                           | 947 Rymal Rd. East, Hamilton L8W 3M2    | (905)527-0405 |

#### This is a family-owned funeral home

|                              |                                           |               |
|------------------------------|-------------------------------------------|---------------|
| Donald V. Brown Funeral Home | 36 Lake Avenue Dr., Stoney Creek, L8G 3N3 | (905)662-2948 |
|------------------------------|-------------------------------------------|---------------|

#### This funeral home is owned by Donald Scott Smith

|                       |                                       |               |
|-----------------------|---------------------------------------|---------------|
| Smith's Funeral Homes | 485 Brant Street, Burlington, L7R 2G5 | (905)632-3333 |
|-----------------------|---------------------------------------|---------------|

#### These funeral homes owned by the Estate of Gordon C. Glaves

|                                      |                                   |               |
|--------------------------------------|-----------------------------------|---------------|
| Beckett-Glaves Family Funeral Centre | 88 Brant Ave., Brantford, N3T 3H3 | (519)752-4331 |
| Hill & Robinson Funeral Home         | 30 Nelson St., Brantford, N3T 2M8 | (519)752-2543 |

#### Owned by 1683110 Ontario Inc.

|                                    |                                        |               |
|------------------------------------|----------------------------------------|---------------|
| Ballad-Minor Funeral Services Ltd. | 315 Broad St. East, Dunnville, N1A 1G4 | (905)774-7277 |
|------------------------------------|----------------------------------------|---------------|

#### Owned by Kingward Investments Ltd. & Terralta Holdings Ltd.

|                                     |                                     |               |
|-------------------------------------|-------------------------------------|---------------|
| Ward Funeral Homes, Oakville Chapel | 109 Reynolds St., Oakville, L6J 3K4 | (905)844-3221 |
|-------------------------------------|-------------------------------------|---------------|

#### This transfer service is locally owned

|                                           |                                       |               |
|-------------------------------------------|---------------------------------------|---------------|
| Canadian Cremation & Burial Services Ltd. | 1919 King St. East, Hamilton, L8K 1V9 | (905)545-8889 |
|-------------------------------------------|---------------------------------------|---------------|

#### This transfer services is owned by the operators under 2020733 Ontario Ltd.

|                                             |                                       |               |
|---------------------------------------------|---------------------------------------|---------------|
| Affordable Burial & Cremation Services Ltd. | 697 Mohawk Rd. East, Hamilton L8T 3P7 | (905)389-2998 |
|---------------------------------------------|---------------------------------------|---------------|

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