Annual General Meeting
Monday, May 6th, 2013, 7:30 pm.
First Unitarian Congregation of Ottawa (Fellowship Hall),
30 Cleary Ave. Ottawa, ON. Parking on the church property
(Cleary Ave joins Richmond Rd. at traffic lights about one km east of Woodroffe Ave. OCTranspo buses #2 stops at Cleary Ave. The church is at the end of Cleary Ave.)

AGENDA
1. Welcome (Mary Nash)
2. Approval of agenda
3. Minutes of 2012 AGM (Johanna Kinney)
4. President's Report (Mary Nash)
5. Treasurer and Auditor's Report (Gunther Abrahamson)
6. Appointment of Auditor (Gunther Abrahamson)
7. Election of Board for 2013/2014
8. Other Business
9. Adjournment of Business Meeting

Guest speaker: Josh Slocum, Executive Director, Funeral Consumer Alliance, more information later in this newsletter

FISO BOARD FOR 2013-14
Mary Nash
Louise Watson
Gunther Abrahamson
Bob Stevenson
Peter Andrews
Brian Belchamber
Judith Wouk

Please consider volunteering, we would like 10 members on this Board, it could be YOU!

In Support of Simplicity, Dignity and Moderate Cost in Funerals

P.O. Box 32057 at 1386 Richmond Road, Ottawa, ON K2B 1A1
Telephone: (613) 828-4926
Email: fiso@ncf.ca
Web address: http://fiso.ncf.ca
MESSAGE FROM THE PRESIDENT
FISO has had another interesting year. The long-awaited Funeral, Burial and Cremation Services Act 2002, and regulations finally came into effect on July 1st, 2012. You can read more about how it will affect funeral services, later in this newsletter. Another piece of Ontario legislation, the Not-for-Profit Corporations Act (Bill 65) will come into effect on July 1, 2013. We will have three years after that date to amend our letters patent and by-laws to conform with the new Act. At the end of the three years, these documents will be deemed to be amended to conform with the requirements of the new Act. The new Act will not have a major impact on FISO.

We have an efficient Board, working hard, often behind the scenes, but the age range is from 63 to 87. We would like some new blood and ideas for the Board and invite members, particularly newer ones to step up to the plate. Most work is carried out electronically and we have had just 5 face-to-face meetings, always break for the summer and even a substantial break during the height of the winter. Plenty of jobs: secretarial, scouting out green burial possibilities, keeping finances in order, putting out publicity are just some of the varied tasks that need to be taken care of. Step forward and help us to continue to provide this valuable service to our community.

See you at the AGM.

Mary M. Nash, President

CHANGES IN NEW LAW
The Funeral, Burial and Cremation Services Act 2002, and regulations came into effect as of July 1st, 2012. One of the consumer protection items included in this legislation is that the public would be provided with a Consumer Information booklet/brochure which would cover many death care concerns and questions, to be printed and available at no charge when the Act came into effect. Copies will be available at the AGM on May 6. Many topics are covered, such as:
- Who has the authority to make decisions with respect to funeral arrangements?
- What type of service/gathering/celebration of life – it's up to consumer
- What will happen to the body – cremation, earth burial?
- What is cremation and what is embalming?
- Scattering of cremated remains – and individual rights to scatter
- Organ Donation – Trillium Gift of Life
- Containers / caskets – consumer's choice where to purchase these
- Price Lists and Contracts (and canceling of arrangements)
- Pre-arranging and/or Pre-paying
- Documents required at time of death
- Wills and Powers of Attorney
- Cemetery by-laws and reselling of plots (interment rights)
- How/where to make a complaint. And the law has been changed to:
  - Require more information and disclosure to consumers of their rights and obligations,
  - Discuss alternatives in disposition of the body, including, future use of technologies other than cremation for thermal treatment of the body, such as resommation and promession, as well as allowing for natural burial and burial grounds.
  - Require more specific detail on contracts so that the description of goods and services is the same as on the price list to avoid confusion
  - Require that all prepaid contracts be guaranteed so that goods and services described must be provided at the time of need, without any additional charges
  - Extend the 30 day ‘cooling off’ period to the purchase of interment rights
  - Require disclosure of financial connections with another firm and any benefit accruing by recommending the use of specific firm or service
  - Give consumers the right to know if the business they are dealing with is properly licensed and if there has been any disciplinary action taken against them (previously not available)
  - Require that all death care businesses located on cemetery property be assessed realty taxes as are other businesses – previously exempt due to location in cemetery.

NEW SERVICE: CANADAOBITS.CA
As the cost of obituary advertising in traditional media continues to rise, many families are looking for alternatives. Hence this free, online service was created by active funeral directors who want to meet the needs of grieving families. Currently only available in Ontario, the organizers hope to expand Canada-wide when funding permits. This service is offered through funeral homes who register on the site for free and must then offer the service to their clients.

This service will soon be featured in an episode of CBC’s the Dragons' Den. Check out the website right now and catch the program in the future!
DOES THE THOUGHT OF PLANNING YOUR FUNERAL SCARE YOU TO DEATH?
If you answered "yes" to the headline, cure the terror with straight facts before making arrangements with any funeral home. We offer you an expert speaker who can help protect your wallet and your peace of mind and put funerary fears to rest.

On May 6, FISO will again welcome all members and the general public to the Annual General Meeting to be held at the First Unitarian Congregation of Ottawa, Fellowship Hall. Keynote speaker will be Josh Slocum, Executive Director of the Funeral Consumers Alliance (FCA), a US-based, non-profit organization positioned as watchdog to the funeral industry. Slocum aims to de-mystify monetary transactions during the funeral purchase process, so that consumers can stay firmly in charge every step of the way. In 2010 over 85,000 funerals took place in Ontario, at an average cost of $5,000 to $7,000. Costs go up with extras: merchandise, service fees and disbursements. These can be controlled to protect your wallet and peace of mind, if you are prepared with unbiased information.

"Most of what we think we know about funerals is wrong" Slocum says. "The only person we usually get information from is the one who is selling us the service. When we fail to plan ahead, we become a walking blank cheque at the undertaker's on the worst day of our lives."

FISO and the FCA share common pro-consumer goals. Consumers in both Canada and the U.S., face the same bewilderment, confusion and vulnerability when preparing and planning a funeral for a loved one. The aim of both organizations is to ensure each client receives services that they select, at a cost they can afford, and not be vulnerable to spending more than is affordable.

Some points largely unknown to Ontario residents
Ø Routine embalming is not required by federal or provincial law.
Ø Ontario funeral businesses are required to give you a price list in advance so you can select only those service details you want. Only you can determine if they will not put you at serious financial risk.
Ø A traditional North American funeral, where the family prepares the body and carries out final tasks is perfectly legal. You are not obliged to hire an undertaker.

Josh Slocum, FISO's featured speaker, is co-author of the 2011 book "Final Rights: Reclaiming the American Way of Death". The only book of its kind, Final Rights explores the funeral industry at large. The authors use plain English, not legalese, to provide readers with unbiased revelation of funeral and burial laws. Slocum says "I want everyone to feel free to ask all the questions about death and funerals that they thought were too morbid or indelicate." He adds "There's nothing untoward about approaching our final send-off with a clear mind and an understanding that it's love, not the money we spend on the casket, that best expresses our feelings for the deceased."

As Executive Director of the FCA, Slocum is recognized as a trusted source who has testified before the U.S. Congress, and is widely consulted by major media such as The New York Times, 60 Minutes, Money Magazine and National Public Radio. For more information on Mr. Slocum's book, see funerals.org. It will be on sale at the AGM for $20.

FUNERAL COOPERATIVE OF OTTAWA- UPDATE
By the time you read this, renovations will be well underway on the premises of the Funeral Cooperative of Ottawa at 417-419 St. Laurent Boulevard. The funeral director, Stephane Montpetit, has been on the job, getting ready for opening day, since Feb. 1, 2013. If you are already a member of the Funeral Cooperative of Ottawa you will be notified of opening day ceremonies, set to happen mid-2013.

If not already a member, please go to www.funeralcooperativeofottawa.coop or see the information table at the FISO AGM on May 6, or call 613 288 2689 for membership forms and further information.

YOUR FUNERAL PROVIDER
When you join FISO and complete the pre-arrangement forms we ask that you tell us on the yellow form whom you have selected as your funeral provider. It has happened that next-of-kin, or executors, believed that the deceased had prepaid for a funeral but did not know to whom payment had been made. We can help if we have this information in our records.

THANKS TO VOLUNTEERS AND DONORS
Volunteers: FISO operates entirely through volunteers and donations, without which would not exist. Thanks to all the Board members, most of whom have agreed to continue and we look forward to welcoming new Board members. Special thanks to Johanna Kinney for several
years of excellent service as recording secretary. We will miss you, Johanna!

Many people work behind the scenes, John Nash for technical support, particularly in sending out email newsletters. Eric Clyde for formatting the paper newsletter and seeing it through the printer. Eric also donates the mailing labels. Pierrette LeBlanc translates our documents into French on a volunteer basis. On this last point, Pierrette is retiring and therefore we would love to have someone else on stand-by who could translate small items for us from time to time.

For $450 received in donations in 2012: Eric Clyde (in kind), Lesley Dubnie, Howard V. James, Paul Leroux, Matthew & Marjorie Lusick, Peter Maat, Margaret MacIntyre, Harriet J.T. Sloan, N. Ann Smith, Thise E. Stewart, Robert & Irene Struzina. Mr. John Rutherford, our auditor, FSNA for giving us an opportunity to promote to their members and the National Capital Freenet for hosting our website.

Please note: To keep operating expenses to a minimum, and if you have email, we will acknowledge your contribution by email and on this page. Your cancelled cheque will serve as your receipt.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>New Members</td>
<td>$1365</td>
<td>$2400</td>
<td>$1820</td>
<td>$1610</td>
<td>$1630</td>
<td>$1120</td>
<td>$1065</td>
<td>$1169</td>
</tr>
<tr>
<td>Interest</td>
<td>$40</td>
<td>$263</td>
<td>$135</td>
<td>$281</td>
<td>$278</td>
<td>$275</td>
<td>$513</td>
<td>$442</td>
</tr>
<tr>
<td>Bank fee refund</td>
<td>76</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Totals</td>
<td>$1906</td>
<td>$3213</td>
<td>$2920</td>
<td>$2314</td>
<td>$2793</td>
<td>$2501</td>
<td>$3562</td>
<td>$3524</td>
</tr>
<tr>
<td>Newsletter Printing &amp; Postage</td>
<td>$768</td>
<td>$1005</td>
<td>$1184</td>
<td>$1058</td>
<td>$1037</td>
<td>$1104</td>
<td>$1184</td>
<td>$1205</td>
</tr>
<tr>
<td>Other communication costs</td>
<td>$1336</td>
<td>$784</td>
<td>$2350</td>
<td>$907</td>
<td>$732</td>
<td>$619</td>
<td>$491</td>
<td>$1342</td>
</tr>
<tr>
<td>Office expenses</td>
<td>$889</td>
<td>$1179</td>
<td>$814</td>
<td>$774</td>
<td>$769</td>
<td>$887</td>
<td>$1066</td>
<td>$1386</td>
</tr>
<tr>
<td>Totals</td>
<td>$2993</td>
<td>$2969</td>
<td>$4348</td>
<td>$2739</td>
<td>$2538</td>
<td>$2610</td>
<td>$2741</td>
<td>$3933</td>
</tr>
<tr>
<td>Surplus/Deficit</td>
<td>-$1087</td>
<td>$245</td>
<td>-$1428</td>
<td>-$424</td>
<td>$256</td>
<td>-$109</td>
<td>$786</td>
<td>$409</td>
</tr>
<tr>
<td>Assets</td>
<td>8786</td>
<td>10028</td>
<td>9783</td>
<td>11211</td>
<td>11635</td>
<td>11379</td>
<td>11484</td>
<td>10794</td>
</tr>
<tr>
<td>Liabilities</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retained surplus</td>
<td>8786</td>
<td>10028</td>
<td>9783</td>
<td>11211</td>
<td>11635</td>
<td>11379</td>
<td>11484</td>
<td>10794</td>
</tr>
</tbody>
</table>

Notes to the summary statements:
Communication costs include internet fees, brochure printing, fees & contributions to the Federation of Ontario Memorial Societies (FOOMS) and cost of travel to FOOMS AGM.
Office expenses include PO Box rental, telephone, stationery, printing of forms, postage.
In 1995 FISO’s charitable status was annulled. Donations have since substantially declined.
An $8000 surplus was accumulated prior to 1995.
Interest rates have declined in recent years.
Assets consist of short term GICs and cash in a savings account.
All figures are rounded.

Donations are always appreciated but we do not qualify as a charity under the Income Tax Act and therefore cannot issue receipts for tax purposes however,

UNDELIVERABLE MAIL
Every year the post office returns a number of our newsletters as undeliverable. In 2011 we completed a comprehensive review of our data base and have reason to believe that an even greater number of undeliverable newsletters are trashed rather than returned to the post office. We work diligently to prevent errors, and to avoid unnecessary expense, and have therefore decided that members whose mail is returned as undeliverable, or whose e-mail is bounced, will be removed from our distribution list. However, their names will remain on our membership register. Please send us your new address if you move let us know if you change your e-mail address or send us your e-mail address if you have not already done so. E-mail provides an economical link with our members.