

FUNERAL INFORMATION SOCIETY OF OTTAWA 2009 NEWSLETTER

In Support of Simplicity, Dignity and Moderate Cost in Funerals

P.O. Box 32057 at 1386 Richmond Road, Ottawa, K2B 1A1

Telephone: (613) 828-4926

www.myfuneralplan.org/ottawa.htm

Annual General Meeting

Tuesday, 2nd June, 2009, 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 #18 and #2 stop at Cleary Ave. The church is at the end of Cleary Ave.)



AGENDA

1. Welcome (Mary Nash)
2. Minutes of the 2008 AGM (Gunther Abrahamson)
3. President's Report (Mary Nash)
4. Treasurer's and Auditor Report (Art Read)
5. Appointment of Auditor (Art Read)
6. Election of Board for 2009/2010
7. Constitution and Bylaw amendment (Gunther Abrahamson, Betty Ann Rollo)
8. Other Business
9. Adjournment of Business Meeting
10. Showing of film '*A Family Undertaking*'

FISO BOARD FOR 2009-10 AND BEYOND

Seven Board members - Mary Nash, Gillian Macdonnell, Werner Daechsel, Gunther Abrahamson, Don Moore, Betty Ann Rollo. and Louise Watson - are entering their second year of office. We have one nomination, Marg Hideg, for post of secretary. We would like at least two more people to be nominated for the Board this year so that we can carry out the needed work.
PLEASE consider volunteering.

MESSAGE FROM THE PRESIDENT

We are almost at the end of the first decade of the second millennium and doesn't the time go quickly! Your executive has had a busy year with various activities. Regarding green burial, Mary Nash combined a family visit to S. Carolina with a visit to the Ramsey Creek Preserve, the first green burial ground in the US (see www.memorialecosystems.com/). Together with Gunther Abrahamson, she met Pinecrest cemetery staff here in Ottawa to ask about green initiatives. Beechwood cemetery has also been contacted but so far with no result. In October Mary Nash and Art Read attended the Federation of Ontario Memorial Societies (FOOMS) annual meeting in Scarborough for three days of intensive and informative sessions. Art will remain Treasurer of FOOMS for another year and Mary was elected as member-at-large and to the Spectrum of Choice Committee. Louise Watson has agreed to join the FOOMS website committee. FOOMS continues to advocate for consumer protection in the new Ontario Funeral, Burial and Cremation Services Act 2002. It is to be hoped that the decision to keep two Regulators, the Board of Funeral Services and the Registrar of Cemeteries, to administer the legislation and regulations, will not adversely affect this protection.

Finally, we must regretfully bid farewell to Art Read and wish to recognize his many years of dedicated service in many roles to our Society. He has truly been Mr. Memorial Society for so many years that it is difficult to imagine the Society without his guiding advice and wisdom. Thank you Art! We will miss you and hope that we may still benefit from your accumulated knowledge and expertise from time to time. Art will still answer our telephone for at least the next year.

Mary M. Nash, President

EMAIL

We are continuing our project of delivering this newsletter by email in order to save printing, postage and handling. If you wish to receive it next year by email, please send your email to Gillian Macdonnell, gmak@magma.ca.

NOTICE OF RECOMMENDATION TO THE AGM TO AMEND THE BY-LAWS

The constitution and by-laws of the Society were last revised in May 1990. The Board recommends that the constitution and by-laws be amended to bring them in line with current policies and to better reflect current practice. To minimize costs, the proposed amendments have been placed for review on the Society's website (www.myfuneralplan.org/ottawa.htm) Paper copies will be available at the 2009 AGM for discussion and approval. Heartfelt thanks go to Betty Ann Rollo and Gunther Abrahamson for spearheading this activity.

REMEMBER ...

The body of any organization has four bones:

1. Wish bones, who spend all their time wishing someone else will do all the work;
2. Jaw Bones, who do all the talking and very little else;
3. Knuckle Bones, who knock everything that everybody else tries to do;
4. Back Bones, who get under the load and do all the work.

BEQUEATHING ELECTRONIC ASSETS

Now that so much of our lives involves the Internet, when people die there can be a wide array of "electronic assets" that are left for successors to sort out. Of likely importance are electronic mail records and associated files such as photos and documents. Financial data such as electronic banking records, health insurance accounts, and similar bodies of information that the executors and heirs may need to access all use passwords and challenge questions. We suspect most people do not have an orderly plan to provide these to their successors.

A big issue is that it is a VERY BAD IDEA to leave lists of passwords lying around. Unfortunately, many systems insist upon particular structures for passwords etc. I have a 10 page list that I keep encrypted on my main computers and on a couple of USB keys. My wife and I share this file. However, this is still unsatisfactory in many respects:

- only we have access to all the data
- we have to keep it up to date, which is a big challenge
- we have to be careful not to leave unencrypted files, especially so-called "hidden" backups of the files that get created when they are viewed.

Some companies are now suggesting that they can help with this problem. However, if they are not part of organized crime groups wanting to get paid for collecting your data, then they are probably very naive. Passwords kept in a readable form are vulnerable to misuse.

At the moment, one of the better options is to lock away your list so it is relatively difficult to access, but tell your executors where it is, for example, in a letter to be opened on your demise. Executors should be able to arrange for the opening of the lock-box, even without keys or combinations. Remember, however, to keep the list up to date. Obviously, the "lock-box" could be the encrypted file described above, but this is only a solution for those who are comfortable with that sort of technology.

John Nash April 2009

POINTS TO PONDER

(Thanks to Hamilton Memorial Society 2008 Newsletter)

Joint Accounts

Joint accounts with right of survivorship between a parent and child can lead to problems when the parent dies, unless it is clear whether the parent intended the assets in the account to be a gift to the child, or whether they are to be considered part of the total estate. If there are several heirs, disputes can arise. Make sure there is a written record setting out the parent's intentions for the disposition of the account after his/her death.

Joint Billing of Utility bills, etc.

It is important to have utility bills directed to both parties sharing a house or apartment. If the bills are directed to only one party and that person dies, the survivor may be faced with 'new customer' charges from the utility company just to continue the service. Both names must be listed on the account to avoid any interruption of service. Even in cases where the utility company agrees to forgo the new account fee when the surviving spouse is not jointly listed, it can be overwhelming when dealing with this issue after the death of a spouse. Carefully examine all your bills and make this necessary change immediately to avoid any future problems or additional fees.

Estate Planning – Wills, etc.

If you plan to include charitable bequests in your will, take the time to get the precise name of the charity you want to help: e.g. Several organizations may solicit funds for the same health issue (the registered charitable number would be helpful) and many churches have similar names (so the location should be given). If your executor cannot determine which one is correct, it will take time and your money to get the matter resolved.

Assets which may be overlooked

Many businesses and credit card companies offer loyal customers benefits of cash, air miles, etc. Some of these 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 can designate a beneficiary and record that information with the company.

A REMINDER ...

Whatever your written instructions are, they should be placed in a readily accessible spot in your home, with a family member or with a close friend. NOT IN A SAFE DEPOSIT BOX IN A BANK but in a special place known to everyone who may be involved in your final arrangements.

OUTREACH

Board members continue to attend the Federal Superannuates National Association Ottawa Branch meeting (twice a year) in April and November to staff an information table with FISO materials and other end-of-life societies' materials such as the Kidney Foundation. If you know of any public events where an information table would be appropriate, please let us know.

A GOOD BOOK

Grief Recovery Handbook: a step-by-step program for moving beyond loss. By John James and Frank Cherry. New York, Harper & Row, first published 1988.

Grief can hang over your life like a dark cloud.

Unfortunately, there isn't a high-pressure system in the sphere of human influence that can blow it out of range. Human will, however, and a little help from the Grief Recovery Handbook might help you move beyond the harrowing experiences of death, divorce and other losses. Based on a proven program, this book outlines the steps readers need to take.

John W. James was born in Danville, Illinois. He was thrust unwillingly into the arena of grief and recovery when his three-day-old son died in 1977. John lives in Los Angeles with his Emmy Award-winning wife, Jess Walton -- the evil "Jill Abbott" on *The Young & the Restless* -- and spends most of his free time with daughter Allison and son Cole.

Frank Cherry is a Senior IT manager and systems developer and co-author of the book.

The publication of the book resulted in the foundation of a non-profit organization known today as the Grief Recovery Institute located in Beverly Hills, California.

COMINGS AND GOINGS

Each year we need to refresh our Board and this year is no exception. We are looking for at least one new Board member, preferably someone with some expertise or flair for communication and publicity. We are grateful to one of our members, April Forsberg, for outlining a communications plan, parts of which we would gradually like to implement. Please consider volunteering.

Our thanks goes out to all the Board members for their hard work during the last year and we bid farewell to Don Bielby as he leaves to pursue other endeavours.

MASTER OF CEREMONIES FOR FUNERALS

When confronted with a bereavement, those of us with church affiliations will contact our church leaders for assistance in conducting the service. All funeral providers that have been contacted can arrange for someone to conduct a service for a fee.

For those who do not want a religious service, they or their funeral provider can contact several organizations. The Humanist Association of Canada has qualified members, licensed by the Registrar General, capable of conducting funeral or memorial services without religious connotations.

www.humanistcanada.com/ceremonies/

Lay chaplains of the Unitarian Church also perform funeral services for a fee even for individuals who are not members of the Church.

www.firstunitarianottawa.ca/worship/lay-chaplains.html

Want to become such a master of ceremonies? There is

an organization that will train you, the Certified Celebrants Association of Canada (<http://ccaoc.ca/>)

Don Moore

A REQUEST FOR BEQUESTS

Members may wish to honour a departed loved one by making a \$50.00 donation to FISO so the Society can continue to serve others in the same way the member's family has been served. This money will be used for administrative expenses, publicity materials and other information services. The amount of \$50.00 is about the same as paying to have flowers in the church in remembrance of a loved one. Please note that the Society is not a registered charity and therefore we cannot issue receipts for tax purposes, however your donation will be acknowledged on our website.

The federal government has published a useful little booklet, Services for Seniors Guide, which can be obtained free of charge by phoning 1-800-622-6232 or downloaded from www.seniors.gc.ca/

The following two articles are from The Latest for Seniors, a newsletter dedicated to the federal government's actions on seniors' issues, which can be accessed online at <http://www.seniors.gc.ca/>

SENIORS AND SAVINGS - NEW TAX-FREE SAVINGS ACCOUNT (TFSA)

In 2008, the Government of Canada promised to introduce a Tax-Free Savings Account (TFSA). The TFSA has arrived and Canadians - including seniors - now have a new place to save.

The TFSA is a flexible, registered general-purpose savings vehicle that allows Canadians to earn tax-free investment income. It should prove to be a popular choice among seniors over the age of 71, who are required to begin withdrawing their retirement savings. According to current savings patterns, those over age 71 are expected to receive one-half of the total benefits provided by the TFSA.

Income earned within a TFSA and withdrawals from it do not affect eligibility under federal income-tested benefits and credits. That means that Canadian seniors who hold a TFSA can continue to benefit from credits such as the Guaranteed Income Supplement.

Many seniors want increased flexibility as to when and how they can use their retirement savings to better reflect the wide range of employment and leisure choices available to them today. The TFSA will provide seniors with a savings vehicle to meet any ongoing savings needs.

For more information on the TFSA, visit your bank, credit union or other financial service provider, or The Tax Free Savings Account Web Site.

www.budget.gc.ca/2008/pdf/pamphlet-depliant2-eng.pdf

REDUCTION IN RRIF MINIMUM WITHDRAWALS

The Government of Canada is committed to providing seniors with increased financial flexibility in retirement, particularly in these difficult economic times. Many seniors have expressed concern over the impact of the deterioration of market conditions on their retirement savings.

As proposed in Canada's Economic Action Plan, the federal government will provide seniors with \$200 million in tax relief by reducing the required minimum withdrawal to the Registered Retirement Income Fund (RRIF) by 25 percent. This initiative reduces the amount that seniors have to withdraw from their savings.

In addition, income tax rules allow for "in-kind" asset transfers to meet the minimum withdrawal requirements and therefore do not require the sale of assets. This enables assets to be kept intact, so that they may benefit from future market growth. The Government has asked all financial institutions to accommodate the in-kind distribution of assets from a RRIF, as allowed under the tax rules, at no cost to clients, or to offer another solution that achieves the same result.

THE IMPORTANCE OF A LIVING WILL

Last night, my wife and I were sitting in the living room and I said to her: 'I never want to live in a vegetative state, dependent on some machine and fluids from a bottle. If that ever happens, just pull the plug.' She got up, unplugged the TV and then threw out my beer!

SUMMARY STATEMENT OF REV./EXPENSES & ASSETS/LIABILITIES DEC. 31, 2008

Revenue	2008	2007
Membership dues	1630.00	1120.00
Donations	885.00	1095.00
Interest	278.40	275.36
Other	148.80	11.10
Totals	2942.20	2501.46
Expenses		
Newsletter Printing & postage	1037.28	1104.22
Other communication costs	731.58	828.75
Other	768.67	676.32
Totals	2537.53	2610.28
Assets/Liabilities		
Current Assets	11785.06	11378.79
Liabilities	0	0
Surplus Total	11785.06	11378.79