



Funeral Planning

# Perspective

*Published by The Memorial Society of Kitchener-Waterloo and Area*  
[www.kwmemorialsociety.com](http://www.kwmemorialsociety.com)

**2005**

## About Memorial Societies in Ontario

Ontario Memorial Societies are non-profit and non-sectarian. These organizations are consumer groups that encourage informed decision making about and pre-planning of funerals. Memorial Societies serve their members by comparing funeral costs and furnishing related information. They do not operate or own any funeral home, cemetery, crematorium, monument company or transfer service. The current membership of Ontario's eleven Memorial Societies totals over 51, 000.

These eleven societies are members of FOOMS-the Federation of Ontario Memorial Societies. This provincial umbrella organization gathers information about the death care industry and works to protect the consumer by focusing on legislative activity that is related to this industry. Visit FOOMS at [www.myfuneralplan.org](http://www.myfuneralplan.org)

To contact the Memorial Society of Kitchener-Waterloo please call 519 578 3800, visit our Web site at [www.kwmemorialsociety.com](http://www.kwmemorialsociety.com) or write to

Memorial Society of Kitchener-Waterloo,  
120 Ottawa Street North Box 43133,  
Kitchener ON N2H 6S9

## Message from the President

I'd like to bring everyone up-to-date on several activities and a few changes over the past year.

Our Board regretted accepting the resignation of Ross Allen who gave us very valuable service for two years. Unfortunately, being engaged in other important volunteer work he had to trim his responsibilities. But I'm delighted to announce that we acquired a new member in the person of Ann Stuyver, of Petersburg. She has already taken on major responsibility as a contact person for our organization.

Big news! We now have a Web site. And we were very fortunate to have the donated service of a young high-school technician and artist, James Bryce, of Waterloo. We think that our Web site compares most favourably with the sites of the other Ontario memorial societies. From our site you can easily move around and look at them all. Here is the easily remembered address: [www.kwmemorialsociety.com](http://www.kwmemorialsociety.com) Please, if you use a computer, inspect the Web site, learn from it, and give us whatever feedback you wish. Thank you.

And how many of you saw the full page-plus article (page P-1) on memorial services in the October 9, 2004 issue of **The Record**? It was very informative and featured an interview with our Board member, Beth Waring. It also began with a wonderful half-page photograph of Beth.

The Federation of Ontario Memorial Societies meets once a year with representatives from each of the eleven local societies. Christine Jones, of our board, was our delegate at the 2004 annual meeting in St. Catharines last fall.

*(Continued on page 2)*

## Annual General Meeting

Open to the Public

7:00 p.m. Wed. May 18, 2005.

**Rockway Centre**  
**1045 King Street East, Kitchener**

'Promote Balance in your Life'  
Gerlinde Sattler

Alleviating stress remains a lifetime focus for many whether experiencing a personal crisis or managing daily challenges.

We are very pleased to welcome Gerlinde Sattler to teach us how we can become aware of a power within everyone that will enhance well-being and promote balance in every aspect of our lives.

Gerlinde has been a longtime member of our Society and serves the community extensively by sharing her knowledge of Sahaja Yoga Meditation with people that have an interest in wellness.

Sahaja Yoga Meditation requires no physical output other than sitting comfortably on a chair so do come and experience how you can take charge of balancing your physical, mental, emotional and spiritual selves.

**Free Admission**  
**Refreshments Served**

## Board of Directors

President	John Wine
Secretary	Nina Furniss
Treasurer	Christine Jones
Directors	Maryke Darron
	Peter Naus
	Keith Newport
	Charles Parsons
	Ann Stuyver
	Beth Waring

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You will also want to be aware that FOOMS is very active year round looking out for consumer interests. During the last, at least two years, the Ontario Ministry of Consumer and Business Services has been drafting new legislation that will guide the Board of Funeral Services and the "after death industry". This industry generally includes funeral homes, cemeteries, makers of monuments and caskets, etc.

FOOMS president, Pearl Davie (Hamilton) and vice-president, Al Gruno (Kaministiquia – think Thunder Bay!) have been especially helpful in giving input for this developing Ontario legislation and have had direct contact with the Minister, Jim Watson. Both Pearl and Al are very devoted, hard working and exceptionally knowledgeable individuals who have your very best interests at heart.

Finally, on the matter of service to memorial society boards we want to, again, extend an invitation to you to join us. Maybe you would like to first just attend one of our meetings on a trial basis. There is much to be done yet and we could use the help. Upcoming business will include revamping our by-laws (which are getting out-of-date) and finding new ways to relate helpfully to both local funeral homes and the public. In this area memorial society membership is dropping. This may be a sign of our successes but some revitalization is certainly needed.

Do consider getting involved. Ways to get in touch are listed in this newsletter, or you can use the new Web site contacts. Thank you.

John Wine

## Writing End of Life Documents

Most bookstores offer a selection of resources to assist with personal preparation of documents related to one's end of life arrangements. Books, kits and even computer-CD's give instruction in the creation and filing of Wills, Living Wills, Powers of Attorney, etc.

The majority of these resources make the claim that by following the instructions very closely, individuals can create documents that are entirely legal in Ontario and throughout Canada. However, we would caution our membership to consult lawyers if there are unusual circumstances such as the possibilities of persons contesting your wishes.

Writing a living will requires careful consideration of all physical conditions that would render a person unable to make decisions about end of life care. Whether in a vegetative state permanently, suffering with a terminal condition or being permanently unconscious, it is very important to be aware of all the life prolonging options available to health care professionals. Examples are cardiac resuscitation, mechanical respiration, antibiotic use, blood product use, hydration by tube, nutrition by tube, surgery and invasive tests. Considerable research seems important.

In addition to exploring the bookstore resources, questions about living wills may be answered by contacting Dying With Dignity at 1 800 495 6156. This organization focuses on end of life choices. [www.dyingwithdignity.ca](http://www.dyingwithdignity.ca)

## Setting the Records Straight

Manufacturers Life Insurance Company (Manulife Financial) authored an article encouraging the reader to consider the range of funeral costs that face those outliving the deceased. This advertorial appeared in the Fall 2004 publications of Canadian Automobile Association (CAA).

In this article Manulife Financial stated that the Federation of Ontario Memorial Societies (FOOMS) "recommends that you plan for your survivors to spend no less than \$6,000 for services that include cremation, and no less than \$8,000 for services that include a casket burial." CAA's Spring 2005 publications acknowledged that Manulife Financial's statement was incorrect. The rest of the page outlined and expanded upon the purpose of the Federation of Ontario Memorial Societies and its member memorial societies.

This is an example of how FOOMS takes on a watchdog role. Had FOOMS not promptly and diligently pursued this matter, readers of the magazine would remain misinformed. The potential for sharing false information would also not change. Erroneous information suggesting that memorial societies advocate expensive funeral arrangements does not benefit the membership.

Any member of our Society who is asked about Manulife Financial's 2004 misstatement can refer that person to page 39 of Spring 2005 **Journey** which is CAA's member magazine in the Kitchener-Waterloo area.

In a nation-wide publication, FOOMS was given the opportunity to talk about memorial societies and in fair detail. Let's perceive this as the 'silver lining' and expect more benefit than harm.

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## Funeral Price List

Members are being asked to refer to the 2004 Price List of Local Participating Funeral Homes for the costs of Plan A and Plan B funeral arrangements. Whether positive or otherwise, any experience you have had dealing with local funeral homes is of interest to the Board. Feedback of this nature is valuable in helping to maintain and develop its relationship with these homes.

# Cemeteries May be Hazardous to Your Health!

Beth Waring

The World Council for Geoscience, in 1997, reported that research shows poorly sited cemeteries pose a threat to groundwater pollution at least equal in magnitude to that posed by conventional waste disposal sites. There are many potential chemical contaminants from decaying bodies, containers and the deliberately added embalming fluid. This fluid, once arsenic, is now 'formalin' or formaldehyde in solution.

Formaldehyde is suspected of causing cancer and birth defects and is so toxic that in the U.S. it is considered to be hazardous waste. In the embalming process about 3 1/2 gallons of this poison are used to fill emptied arteries and body cavities. If a person in the U.S. were to dump the same amount of chemical into a hole in the ground he could be prosecuted.

A relatively small cemetery, such as Mount Hope in the centre of our two cities, could have as much as 2,000 gallons of toxin under the ground. Encasing coffins in concrete, a great added expense, would increase impermeable land surface - like hundreds of underground concrete driveways. In time, concrete will crack and formaldehyde will leak into the surrounding area along with other body and

"The only way to be completely safe from any kind of contamination is by avoiding burial and choosing cremation."

container chemicals.

Cremation eliminates these hazards, but for those who prefer burial, "green burial" is emerging as an option. This differs from traditional burial in that a shroud or cardboard container replaces the wood, concrete or metal enclosure for the body and the burial depth is about 4 feet instead of the usual "6 feet under". The shallower depth should keep the body well above the ground water table and the biodegradable materials will decompose more rapidly. This method should produce less contamination provided the site has been chosen according to geoscientific recommendations. The only way to be completely safe from any kind of contamination is by avoiding burial and choosing cremation. The ashes can be kept in a ceramic or glass container on a shelf.



## The Importance of Memorial Societies

Memorial societies attempt to provide current funeral planning information and make visible to the consumer changes to the Provincial funeral industry laws. Funeral costs and legal aspects of disposition are constantly changing. Through our communications we will try to keep you aware of significant developments.

Our membership now stands at 816. In recent years, membership in the Kitchener-Waterloo Memorial Society has steadily decreased, a phenomenon known to some other societies. Kindly pass this newsletter on, thereby encouraging others to become informed pre-planners by joining our local Society. Thank you.

Memorial Society of Kitchener-Waterloo and Area  
120 Ottawa Street North Box 43133  
Kitchener ON N2H 6S9

### TO JOIN

- Yes I wish to become a member of the Memorial Society of Kitchener-Waterloo. A cheque in the amount of \$\_\_\_\_\_ (15.00/person) is enclosed for \_\_\_ lifetime membership(s). Please forward the appropriate information to the address below.

### TO CORRECT MAILING ADDRESS ERRORS

- Please change my mailing label. The correct information is printed below.  
 Please **discontinue** sending this newsletter to the name and address below.

Correct Name(s) \_\_\_\_\_ Telephone \_\_\_\_\_

Correct Address \_\_\_\_\_

## Help Wanted!

In order to effectively serve our membership we are asking for greater financial support. The need for this is reflected in the financial statement found on this page. Donations are vital at this time and the Board will be seeking ratification of an increase to the lifetime membership fee at our Annual General Meeting on May 18, 2005. A complete treasurer's report will be given at this meeting. In addition to postal and newsletter costs we use money to support FOOMS and maintain our Web site.

Volunteer time and energy is also needed. There are four seats available on the Board. Approximately eight meetings are held throughout the year excluding July and August. Volunteers are needed to update membership records, research funeral industry topics, investigate and evaluate relationships with funeral homes or help to re-write the Board's by-laws. Perhaps you have an area of expertise not listed. Perhaps you have experience that relates to the Society's goals or perhaps you simply have a keen interest in the death care industry. Your input would be valued.

For donations of time, effort or money please use the form below and send to the mailing address given or call

519 578 3800

## 2004 Donors

Our appreciation goes to several members for their monetary gifts. The list includes the following:

Burkholder H.  
Creery M.  
Downie M.  
Edler H.  
Holzendorff I.  
Kalbfleisch A.  
Kurschner O.  
Ledingham J.  
Lothead Dr. J.  
Macredie M.  
Moran W.  
Obermeyer E.  
Sonnenberg L.  
Vahlenkamp R.  
Van Mossel L.  
Wareham D.  
Wiebe R.

## 2004 Financial Statement

\$ 986.30 **Income** from donations, membership fees and investment interest.  
\$ 2,328.39 **Expenses** for office supplies, postage, telephone service, newsletter publication, Web site design and FOOMS involvement.



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### TO DONATE

- Yes I support the Memorial Society of Kitchener-Waterloo and enclose a cheque for \_\_\_\_\_ as a donation.
- You may publish my name if the amount is not shown.
- You may **not** publish my name.

Name \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

- Yes I am interested in sitting on the Board of Directors. Please call me \_\_\_\_\_ (name) at the above telephone number or e-mail me at \_\_\_\_\_