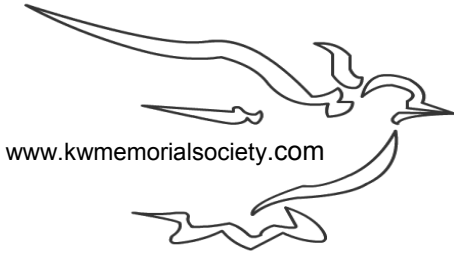


Funeral Planning *Perspective*

2006

Published by the Memorial Society of Kitchener-Waterloo and Area
120 Ottawa Street North, Box 43133
Kitchener, ON N2H 6S9
519 578 3800



www.kwmemorialsociety.com

Tax Relief Information!

Fees paid to an institution of care may qualify as medical expenses at tax time!
See inside for details.

A special opportunity for our members and others New Funeral Traditions and Choices

Speaker: Dianne Bauer, Funeral Celebrant

Dianne is first of all a certified funeral director, located in Kitchener-Waterloo. But as a funeral 'celebrant', she fills a special need for those who may want a funeral that is out of the ordinary. Maybe the person is not affiliated with a church, or just not religious. You may have seen her featured in a January '05 issue of *The Record*. The article was titled "Goodbyes without God". Or maybe there is a mixture of beliefs. Dianne explains that celebrants are not anti-religious, and she works to appropriately customize what she offers. She was very well received when she presented to the Guelph Memorial Society, so do come and hear what she has to say to us.

Wednesday, May 10, 2006 at 7:00 p.m.

Rockway Centre
1405 King St. East, Kitchener

No Age Restrictions on this Family Affair!

The Memorial Society of Kitchener-Waterloo and Area began in the seventies primarily through the efforts of Mr. Fred Schneider, our founding president. The concept of a local society was eagerly accepted and given lots of play in local newspapers while receiving attention in many North American publications.

This new Society met the needs of hundreds in this area who joined enthusiastically generally ranging in age from late forties to about seventy. At that time, many of the new members probably promoted the idea of pre-planning personal funeral arrangements to their growing families. Even though these children and grandchildren of original members may be parents themselves today and, out of a sense of responsibility, have quite likely made their

own wills, have they embraced the value of arranging end of life wishes?

I would like to suggest that members of the Memorial Society of Kitchener-Waterloo approach their own sons and daughters about joining our Society. How about a little discussion at the next family get-together? Perhaps some sons and daughters would even like to attend our May 10th general meeting.

The focus of all memorial societies is to encourage pre-planning and to show that economical funeral options are available - ideas that are most beneficial to everyone regardless of age!

Nina Furniss

(Nina is the longest serving member on the Board of Directors)

Personal Attendant Care Tax Relief

It may be possible to claim fees paid to a home care institution (“attendant care”) as a medical expense for income tax purposes. The income tax rules in this regard are complex. This article provides a general overview of the income tax rules and is not a substitute for obtaining professional advice with respect to your particular situation.

Thank You!

A note of gratitude to those members who responded to our request for monetary donations in 2005. Your generosity financed the publication of this newsletter and other literature.

Ackermann I
Bue R
Capindale J
Creery M
Diaz A
Downie M
Fellows A
Galley K
Gaouette H
Hellyer D
Hertel H
Hueton J
Ibbotson S
Irmscher W
Kalbfleisch A
Kurschner O
Ledingham J
Lothead J
Manderson Y
Melitzer L
Meyer R
Pick V
Rickert J
Stinton K
Vahlenkamp H
Wareham M
Waring B

Attendant Care

As a general statement, there are two options available to claim fees paid to personal caregivers as a medical expense under the Income Tax Act.

The first option is for remuneration paid for attendant care (which need not be full-time attendant care) to the patient. Up to \$10,000 of attendant care costs may be claimed for federal tax purposes (\$20,000 in the year of death) as a medical expense. It should be noted that Ontario indexes these amounts so that the corresponding limit is higher for Ontario tax purposes. This first option can only be used if the patient is someone who qualifies for the disability tax credit. Form T2201 from Canada Revenue Agency must be used to claim the disability tax credit. Unlike the second option below, the disability tax credit can be claimed for the patient in addition to the attendant care costs.

Under the second option, the cost for full-time attendant care for a patient in a self-contained domestic establishment in which the patient lives may be claimed as a medical expense. This option also requires that a qualified medical practitioner, using form T2201 from Canada Revenue Agency, must certify that by reason of physical or mental infirmity the patient is likely to be “for a long-continued period of indefinite duration” dependent on others for personal care and, consequently in need of a full-time attendant. However, where this second option is used, the disability tax credit may not be claimed by anyone for the same disabled person. In other words, under this second option, only the cost of a full-time attendant may be claimed but not the disability tax credit.

Attendant care expenses paid for a dependent relative:

Where the patient is not able to utilize the medical expense tax credit in respect of attendant care costs, consideration should be given to having a relative pay the cost. First, the relative must be a parent, grandparent, child, grandchildren, brother, sister, aunt, uncle, nephew or niece. Second, the relative must have paid the attendant care costs and third, the patient must be dependent on the relative for support. Canada Revenue Agency has stated that it may be possible for someone to be dependent on more than one person. Therefore, in certain circumstances, it may be possible for more than one person to claim attendant care costs for a dependent person provided the person making the claim actually paid the attendant care costs. This would seem to imply that in order for more than one person to claim attendant care costs in respect of the same patient, each must pay a portion of the costs.

Disability Tax Credit:

Where the disabled person is able to claim the disability tax credit but is unable to fully utilize the credit, it is possible to transfer the unused amount to a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, nephew or niece provided the disabled person is dependent on the taxpayer for support.

Jeff Bryce

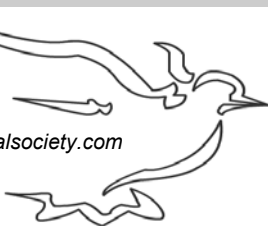
About Memorial Societies in Ontario

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 eleven Ontario 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

www.kwmemorialsociety.com



Message from the President

Our board has lost its newest member, Ann Stuyver, and one of its long serving members, Charles Parsons. On behalf of the board I thank these two members for the devotion and valuable service they have given to our Society.

But we have acquired new members also, to keep us developing depth and breadth in our resources. We welcome Margaret Barker, Jeff Bryce and George Cross. And there is still room for more members should you feel inclined to become involved with the board. We have just begun a rewrite of our By-Laws, so any of you might enjoy considering anew our present and future goals, may find this the perfect time to join us.

I represented our society last fall at the Provincial meetings of the Federation of Ontario Memorial Societies, in Bolton Ontario. Delegates from ten of the eleven local societies were present, with only Windsor unable to attend. Leaders, especially Pearl Davie and Al Gruno, continue to work very hard to put forward consumer concerns as new Provincial legislation governing death-care is being finalized. Al is also working to prepare a DVD presentation that will provide a vivid and comprehensive presentation on how last minute funeral details may be addressed and expedited.

General concern is growing to make burials more environmentally safe and we will all be hearing more about "Green Burials" both in the popular press and as an issue for FOOMS. FOOMS is also studying matters related to organ donation and transplants. I've noticed both pro and con statements in very recent

Ontario newspapers following a bill introduced by a Provincial Legislator to make "Presumed Consent" the guiding law for organ transplants in Ontario. So many persons die while waiting for an organ transplant but not only is new legislation under consideration but new scientific findings and developments bear watching. The possibility of growing "designer organs" from a patient's own cells is exciting. Also organ donations from older persons may be viable and fill some gaps.

You might really enjoy hearing a speaker that we have engaged for next month on a very interesting topic, as outlined on the front page. The speaker is Dianne Bauer and she is a Funeral Celebrant. And so you are asking, "What is a funeral celebrant?" Well, first of all she is a certified funeral director but she specializes in meeting individual needs, especially for those who are not affiliated with a church or might want a less traditional service. Following her presentation there will be a short Annual General Meeting. We have found that not many persons are interested in business meetings so this year we want to emphasize our very interesting speaker and then give you a chance to leave before the meeting, if that is your wish!

I'll end by pointing out that there are now several ways for you to renew contacts with your memorial society.....come hear Dianne Bauer, attend our meeting, join our board for deliberations, give us your thoughts about green burials or reactions to issues of 'presumed consent' for organ donations..... And for those with a computer, do visit our Web site.

John Wine



www.kwmemorialsociety.com

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TO JOIN

Yes I wish to become a member of the Memorial Society of Kitchener-Waterloo. A cheque in the amount of \$_____ (20.00/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 _____

New Membership Card

At time of serious injury or death, life support wishes or disposition arrangements need to be known immediately. The purpose of the wallet card is to identify two or more names and phone numbers of people or organizations that are familiar with such information.

Should you choose a next-of-kin as a first contact and that person cannot be reached, then the second contact needs to be someone else who knows about your arrangements—that is, your arrangements in the case of death or incapacitation. This could be a school of anatomy or a funeral home.

Before replacing the old blue membership card please review your end of life wishes with significant others and make sure they understand what steps to take in the event of such a phone call. All of your wishes, be they about organ donation or being cremated, need to be outlined in detail and kept accessible.

Board of Directors

President	John Wine
Secretary	Nina Furniss
Treasurer	Christine Jones
Directors	Margaret Barker Jeff Bryce George Cross Maryke Darron Peter Naus Keith Newport Beth Waring

From the Editor....

Having had the opportunity to produce the newsletter for our Society for three years has been a wonderful experience, one for which I am most grateful.

I am turning my attention away from volunteer work now to focus on other matters of importance (such as housecleaning my 'At Time of Death' file!) and will also be saying good-bye to my other board duties as Treasurer and Membership Secretary during the next few weeks.

As I take my leave, our membership continues to hover around the 800 mark. It pleases me to know there are so many others in this area that still favour planning ahead and making informed choices about cost.

Funerals are for the living and so is money. I like the thought of contributing to someone ELSE'S life when mine is up, perhaps helping with an education, or what about monetary gifts for important causes?

This thought brings me back to memorial societies and the fact that they are even more important than ever and is for one simple reason. When there is change there is a need for education. This is the age of change in many schools of thought, including funeral practices, and memorial societies offer some of the *best* seats in the classroom!

Christine Jones



2006 Financial Statement

\$ 2,255.70 Income from donations, membership fees and investment interest.

\$ 1,436.25 Expenses for postage, telephone service, newsletter publication, Web site maintenance and FOOMS support.

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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 _____