

# BEYOND

The Bereavement Authority of Ontario magazine

Issue 8 - December 2023



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**About *Beyond***

*Beyond* is an all-digital, family focused magazine providing useful and interesting stories about the bereavement care industry and why it matters to you.

It is the magazine of the Bereavement Authority of Ontario, a government delegated administrative authority focused on protecting and informing families.

[www.TheBAO.ca](http://www.TheBAO.ca)

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## BAO progressing to become a more effective, modern bereavement regulator

By Jim Cassimatis,  
Interim CEO/Registrar,  
Bereavement Authority of Ontario

**T**he next year will be an ambitious one for us at the Bereavement Authority of Ontario (BAO).

Thankfully, board, management and staff at the BAO have made the most of 2023 setting a foundation for progress on our path to become a more effective, modern regulator for grieving families – the consumers of the bereavement sector.

As the 2023 calendar year draws to a close, I'm looking back on what we accomplished and learned to set us up for 2024 and beyond.

To be an effective regulator, an organization needs the right staff and resources. We have great staff and we're working on having the



appropriate resources and tools.

During the last year, the BAO started on a path toward greater effectiveness and modernization. The BAO had, for its first several years, been under resourced in terms of staffing and technology.

Implementing 46, or 90 per cent, of the Office of the Auditor General of Ontario's 51 BAO recommended action items has been a good start for us.

### Sustainability

We knew that achieving those action items also meant we needed a significant increase to

our licensing fees, from which we are wholly funded.

So, we started 2023 by making sure we would be appropriately funded to meet and sustain the regulatory demands of a growing population and the BAO's expanded role – as necessitated by recommendations of the Auditor General.

Last winter, we informed the Ministry of Public and Business Services Delivery, consumers and our 9,500 business and personal licensees of our proposed increase to regulatory fees. It all became official in **May** with the announcement of the fee increase that started going into effect last July for the 2024 licensing year.

Thanks to the increased fee, we can maintain our staff expansion of 10 positions in 2022, which grew the BAO to 38 skilled employees. That increase in staff still makes us one of the smallest regulators in Ontario.

## **OBIS**

The increased fees are also needed for the development of our new information technology system, replacing one dating to the early 1990s under the BAO's predecessor organization, the Board of Funeral Services.

The BAO will become even more effective next year for the public, licensed businesses and profes-

sionals thanks to the implementation of the new system, which we've named OBIS – Ontario Bereavement Information System.

I thank our staff, led by our Information Technology team, for the overall planning and executing the work required to develop OBIS.

From electronic inspection reports and improved tracking and analysis, to sharing bereavement sector data with BAO licensees and the public – OBIS will provide the tools required to better serve everyone.

The new system will organize the BAO's expanded services, while tracking progress, licensee compliance and other data analytics.

It will start replacing our archaic system in the new year and is planned to go-live in April.



Among the improvements, OBIS will:

- Standardize and optimize BAO's business processes to meet and exceed its consumer protection mandate
  - Promote modernization through improved online services for the public, who may access the BAO Public Registry of all licensees
  - Share analytical data with licensees and the public
  - Enable risk-based, technology-enabled compliance activity, rather than a more reactionary inspections approach arising largely from complaints
  - Build credibility with the sector through accurate data modeling and reporting
  - Align and deliver detailed corporate planning, performance, statistical and reporting requirements as outlined in the BAO's Administrative Agreement with the ministry
  - Increase BAO responsiveness to external audits and amendments to internal controls, including those from the ministry
    - Protect against data breaches and cyber security threats
- Parse data regionally and provincially in categories including –
    - Trends in numbers of deaths responded to by funeral directors, establishments and transfer services
    - Increases and decreases in numbers of licensed professionals and businesses
    - Changes in the number of burials, cremations and hydrolysis compared to previous years
    - Inspection outcomes data
    - Numbers of new and all current service providers

## Consumer protection

As all of that work on OBIS proceeds, we still do our day jobs.

The BAO has had a concentrated year of consumer protection actions resulting in compliance with the law by outliers among our licensed professionals.

Our primary purpose as the bereavement sector authority is consumer protection. That term can rankle some licensees as it begs the question: Protection from what?

I can tell you that despite the fact that the overwhelming majority of licensees follow the rules and are caring professionals, there is

a continued need for consumer protection simply to safeguard grieving families at a vulnerable time in their lives.

When you're the regulator it's the less than one per cent of licensees who take up most of your time and resources. The outliers do not represent the sector, that's for sure.

During the last 12 months, we have initiated consumer protection actions including:

- Requiring a cemetery to stop charging additional fees on interment rights that have already been paid for in full
- Ordering a business to stop advertising funeral services without a licence
- Refusing licence renewal of a personal and business licensee operating inconsistently with the intention and objective of the law, the *Funeral, Burial and Cremation Services Act, 2022*. (A licence is required to be in business in the sector.)
- Ordering two cemeteries to cease operations – one as a result of the cemetery not establishing the legally required Care and Maintenance Fund, which helps ensure long-term upkeep of a cemetery, and the other for not being licensed

- Ordering funeral homes to cease operations – one for not filing its legally required annual licensure report, and the other for not renewing its licence
- Ordering a township to cease operating a cemetery for not filing its reports for the Care and Maintenance Fund and annual licensure

## Funeral director shortage

As the interim CEO/Registrar, I've chosen to participate in a sector discussion of long and short-term measures needed to address a persistent problem – too few funeral directors in parts of Ontario.

It's a vital issue, in my view, that the regulator be part of a broader solution.

Northwestern Ontario and other parts of the province do not have the number of funeral directors (FDs) that families in their communities need. I've responded to concerns from our licensees on this subject and have been working with them and other key stakeholders, such as colleges and professional associations.

I've made presentations to the associations' members and their leaders, met with individual FDs and with representatives of current colleges offering FD programs and

others which have explored establishing their programs in Ontario.

I have also written blogs in our Life-Line newsletter for licensees, our consumer magazine Beyond, plus in trade publications. In my blogs I have voiced support for possible solutions such as: more online and hybrid college education; having more colleges in more locations offering FD programs in addition to Humber in Toronto and Collège Boréal in Sudbury; apprenticeships in funeral homes; continuing to recognize qualifications of FDs in other North American jurisdictions; and the pros and cons of an option to have unlicensed 'funeral ceremony associates' provide unlicensed services in order to free up funeral directors to do work requiring an FD licence.

## Plus

In the last year, the BAO has also taken back the approval of continuing education (CE) courses, replacing a sector committee that had been reviewing individual offerings for approval. Now we are responsible for it directly and provide current offerings on our [new CE webpage](#).

We have also provided additional resources to our licensees including a new Policy, Procedures, Guidelines section, and FAQs for licensees and

consumers all available in our new [Licensee Resource Hub](#).

## Thank you

The law, regulations and the BAO's regulatory role demand a lot from licensed businesses and individual licensees. They consistently deliver for families across the province.

I thank the professionals we license in funeral homes, cemeteries, crematoriums, transfer services and alkaline hydrolysis facilities, who diligently serve families during the most challenging of times in their lives.

I thank all in the bereavement sector for their co-operation, collaboration, insight and patience that they have shown me in my role as interim CEO/Registrar since last



December. Their willingness to state their support and criticism in an open and constructive way has made an impression on me at conferences, in a variety of meetings and emails with them.

I thank our diligent and dedicated staff members for their commitment, which they bring to work every day. There is no BAO without them!

It has also been my pleasure to get to know and work with our BAO Board of Directors, who have provided me with valuable leadership and guidance. I thank them all.

I thank our collaborative government partners at the Ministry of Public and Business Service Delivery for working with me and the management team throughout the year.

I wish you all the best in the new year.





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# BAO helps cemeteries better invest trust funds to maintain their properties for families

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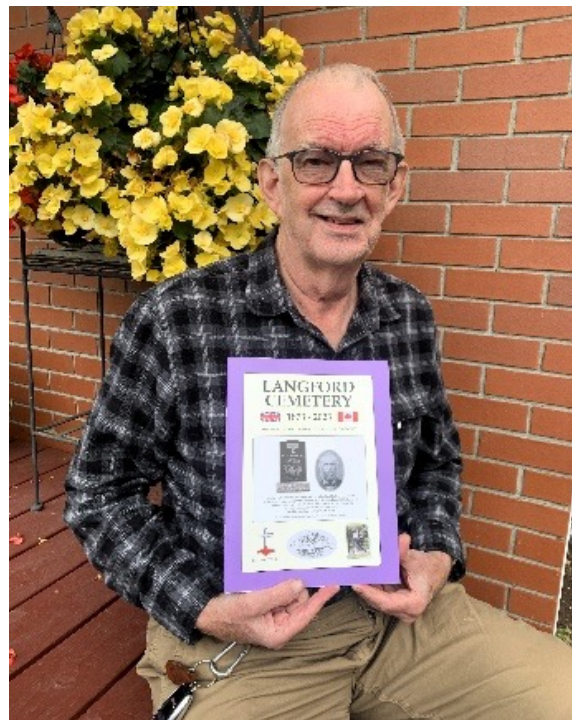
**T**he Bereavement Authority of Ontario (BAO) is helping smaller cemeteries better invest their care and maintenance funds to ensure they continue serving their communities.

Smaller cemeteries often operate on tight budgets, and even more so after the cemetery runs out of useable space for new burials – and new revenues.

By increasing the frequency of interest payments and returns on investments in their legally required care and maintenance funds, many cemeteries are now on more stable footing to maintain their properties for grieving families.

## **Ingenuity**

A long-serving cemetery volunteer credits the ingenuity of the BAO



*Gary Denniss, recently retired volunteer secretary-treasurer wrote a booklet about Langford Cemetery.*

for working in collaboration with the Office of the Public Guardian and Trustee (OPGT) to improve interest from its care and maintenance trust funds.

## What is a Care & Maintenance Fund?

A Care and Maintenance (C&M) Fund is a trust fund that helps ensure the long-term upkeep of a cemetery.

- A cemetery operator is required to make contributions to the fund from the sale of in-ground graves, crypts, tombs, niches and scattering rights. The fund pays for maintenance costs after a cemetery has stopped making sales, but must continue to maintain its property.
- The Funeral, Burial and Cremation Services Act, 2002 outlines how much cemeteries need to contribute from their sales. This will be either a percentage of the item's price (for example, 40 per cent of the price) or a set dollar amount – whichever is greater.



*Hamza Majid, Manager, Financial Compliance, BAO*

“The development of the new payment system from OPGT, that began in March, has been a positive contribution,” says Gary Denniss, Langford Cemetery’s recently retired volunteer secretary-treasurer. “I am extremely grateful for the individuals at the BAO,” says Denniss, who served the Bracebridge-area cemetery from 1991 until Sept. 20 of this year.

### **Stability**

He adds that the BAO’s intervention “has given us greater impetus to move forward, knowing we have a more stable financial income from our invested funds.”

Hamza Majid, Manager of the BAO’s Financial Compliance team, explains, “OPGT’s investments

for some 600 small cemeteries across Ontario were secure, but languishing in savings accounts earning less than one per cent.”

Interest on investments is the key to maintaining a cemetery after it has stopped selling interment rights and is no longer making contributions to its care and maintenance principle. That point eventually comes for all cemeteries.

The previous low interest returns meant that cemetery trust funds were barely sufficient to cover the regular care and maintenance costs, let alone future maintenance once new burials end.

But with the BAO’s help, the financial picture is much brighter for the longevity of cemetery maintenance, as required by the Funeral, Burial and Cremation Services Act, 2002 (the Act).

## Higher returns

The BAO helped the cemeteries in three ways by:

1. Advising OPGT to send interest from the funds to the cemeteries monthly and electronically, rather than quarterly and in printed cheques by mail
2. Exploring better options, such as higher returns of two to three percent in bonds and mutual funds

3. Working collaboratively with OPGT, resulting in the transfer of trust funds at 450 cemeteries to higher-return investments.

The change to payment of the interest to monthly installments has in itself been a big plus for cemeteries – making it easier to cover regular maintenance costs.

OPGT, which operates under the Ontario Ministry of the Attorney General, was very helpful in its collaboration with the BAO, Majid says. “The financial experts at the BAO and OPGT discussed the matter and brought forward ideas to improve the returns for our cemeteries. We thank them for their collaborative work with us.”

He adds, “We are proud to regulate and support our licensees to help them comply with the Act. This approach helps small cemeteries to continue serving their communities.”

***“The development of the new payment system from OPGT, that began in March, has been a positive contribution”***

*-Gary Denniss*

Click  
here!



# We're here for you

We provide consumer protection and information – free for your family.

Read our [BAO Consumer Information Guide](#) on death care sector services provided by professionals we license and regulate:

- Funeral establishment operators, directors and preplanners;
- Cemetery, crematorium and alternative disposition operators;
- Transfer service operators; and
- Bereavement sector sales representatives across Ontario.

The BAO is wholly funded by licensee fees (not tax dollars).



# Students grateful: Learning from bodies donated to science

**D**onating your body to science is a posthumous gift that students and post-secondary institutions appreciate and value highly.

Students appreciate being able to apply classroom lessons to real world practice thanks to whole body donations. Different from organ and tissue donations, which are done through Ontario Health,



medical schools and schools of anatomy rely on whole body donations for research and educational purposes to train future professionals, including funeral directors.

“These donations are invaluable to the anatomy education of future physicians and other health care professionals at the University of Toronto. I would like to express our profound gratitude to all of you for facilitating their wishes to do so,” University of Toronto medical student Samantha Yee told donor families, at a recent annual memorial service honouring the deceased and thanking their families.

“Being able to use my hands to

***“As the largest body donation program in Ontario, we are always in need of donations. The more donations we receive, the more teaching and research opportunities we are able to support”***

*-Alexandra Surugiu*



*Alexandra Surugiu, Willied Body Donation Program Coordinator at the University of Toronto*



touch and feel the relationships between structures was critical to building my understanding of the human body,” Yee added.

Dentistry student Saba Ebrahimpour told the families, “Your loved ones were our teachers who guided us throughout the entire year. I am privileged to be given this opportunity and I will always be grateful.”

Ebrahimpour added, “We are aware of the immense responsibility bestowed upon us when we receive the privilege of studying the donated bodies. We approach this opportunity with the utmost respect and gratitude. The impact of your family’s gift extends far

beyond the walls of the anatomy lab. The knowledge we receive will have a great impact on the care we will provide to our patients.”

Alexandra Surugiu, Willed Body Donation Program Coordinator at the University of Toronto, says, “Many people do not know about body donation, as we do not advertise our program to anyone outside of the healthcare system or funeral service industry.”

She explains, “Donors have typically heard of body donation through a personal connection. Often, they have a loved one who has donated their body to our program,” which receives about 150 to 170 donations a year.

## The need

The need is constant at the University of Toronto, as bodies are used for a maximum of three years.

“As the largest body donation program in Ontario, we are always in need of donations. The more donations we receive, the more teaching and research opportunities we are able to support,” Surugiu says.

## How to donate

So how do you donate your body to science?

It starts with telling your family and including your wishes in your

last will and testament, in which you may state: Upon my death, I direct that my body, if acceptable and needed for anatomical studies and medical research, be delivered to the Division of Anatomy at the

***“These donations are invaluable to the anatomy education of future physicians and other health care professionals at the University of Toronto”***

*-Samantha Yee, student*

University of Toronto (or another school of anatomy).

There are a few ways you can provide consent to donate your body, including:

- Filling out a consent form (Donation of Body to School of Anatomy) available from any school of anatomy
- Putting your consent in writing
- Saying so in the presence of at least two witnesses

Ultimately, it is up to the deceased's estate executor or next of kin to start the body donation process at the time of the donor's death. The executor or next of kin must then contact the University of Toronto's designated transportation company, MacKinnon and Bowes.

## Criteria

Acceptance of a body is not automatic once the decision to donate has been made. There are criteria that are followed, to ensure each body that is accepted can be safely used in the university's program. For donations to the University of Toronto each body is assessed at the time of death.

In some cases, bodies cannot be accepted for reasons such as:

- Serious infection or infectious disease
- Recent major surgery or open wounds
- Severe trauma
- Extended time after death (more than 24 hours, or 72 hours if the body is kept in a morgue)
- Excessive edema (fluid retention, swelling in tissue)

"Some donor families are not aware of the cost incurred by the estate if the body is accepted into our program," says Surugiu. If accepted,

the executor or next of kin is invoiced for the initial transfer by the transportation company. The University of Toronto covers the cost of cremation, as well as the burial if the family chooses not to collect the cremated remains. The family may retrieve the cremated remains if they wish.

The University of Toronto is one of 10 post-secondary institutions in Ontario, including funeral services programs at Humber College in Toronto, that need and accept body donations.

## Humber funeral service education

Michelle Clarke, Program Co-ordinator & Professor of Funeral Service Education Programs at Humber College, says, "Donors often will choose the bioscience stream of programs which includes the nursing programs or other more medical-related programming. But sometimes, the body doesn't qualify for use in the bioscience stream for a variety of reasons."

Clarke explains, "For our funeral service program, we are not limited in the same way that the bioscience stream is because we are not creating anatomic specimens, and this opens the opportunity for us to be able to accept almost any donor. Families can then consent to have their loved one's body used



in our funeral program.”

Humber’s funeral service program values people’s donations for the college’s:

- Research on the effectiveness of chemicals, restorative techniques, how long a body can be kept
- Embalming skill development for learners, such as suturing practice
- Cosmetic applications
- Feature setting (closing, eyes and mouth)
- Restoration learning

Bodies donated to the funeral programs are embalmed for use of about 14 months at Humber, she says. “However, the bequeathal program at Humber is in its infancy so it is possible that there will be a future need to extend the 14-month timeframe.”

She adds, “It is too early to know what our needs are. The standard process in Humber’s bequeathal program is for bodies to be cremated when ready. At the request of a donor family, alternative arrangements for disposition can be arranged at the expense of the donor family.”

Humber returns the cremated remains to families. In the event that a family doesn’t want their



*Michelle Clarke, Program Co-ordinator & Professor of Funeral Service Education Programs at Humber College*



loved one’s cremated remains returned, Humber will inter them in a crypt.

Donors and their families are honoured each year by Humber at an annual memorial service, which all schools of anatomy provide. “Families are so happy that they were able to fulfill their loved ones’ wishes. It’s an amazing experience.”

### **More information**

The Chief Coroner of Ontario supervises all body donations and the operation of all schools of anatomy in the province.

For more information on body donation, please contact one of the schools of anatomy listed at this [Government of Ontario webpage](#).

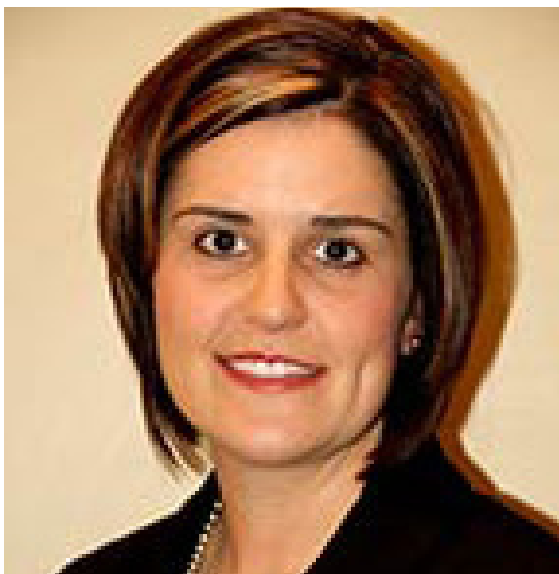
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# A day in the life: A look at an Ontario funeral director's day-to-day

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**D**awn McNab, funeral manager and funeral director, made it her goal to transform McCulloch-Watson Funeral Home, located in Durham, Ontario, after her father's passing.

As a full-time farmer who loved his work, his funeral was held in his barn and surrounded by his life's work.



*Funeral manager Dawn McNab*

Attention to detail was the prevailing theme, where the procession evoked sentimental feelings of every aspect Dawn's father loved about farming. Being meticulous, thorough, and personable is what makes Dawn's day-to-day schedule fulfilling. "All of these touches are a conversation piece and a true representation of a person's life," McNab says. "Everyone is unique and funerals can be too."

## **The day-to-day**

Each week, McNab says her professional duties can vary depending on consumer needs. "Generally, my day consists of making arrangements with families and coordinating all [necessary] details," McNab says. "This ranges from preparation, to embalming, to setting up a visitation. I also

do follow-up appointments and general maintenance of the funeral home's appearance."

As a funeral director working in a small funeral home, being able to juggle multiple priorities simultaneously keeps McNab on her toes. It's an experience also shared by Daniel Zacchigna, funeral director at Steckley-Gooderham Funeral Home in Barrie, Ontario, who says that there is no real rhyme or rhythm established in his day-to-day responsibilities. "As a traditional funeral home, we handle everything from a simple cremation, direct disposition or full funeral service held at a church," Zacchigna says.

## Effects on wellness

Zacchigna says his role has had more positive impacts on his mental health than negative



*Funeral director Daniel Zacchigna*

experiences. "I get a huge sense of fulfillment after I meet with families, or when I have been involved in a service or graveside," he says.

"Once everything goes smoothly for our families, it makes for a genuine, lasting connection," Zacchigna says. "We may deal with the passing of an unexpected death



*McCulloch-Watson Funeral Home entrance*



Steckley-Gooderham Funeral Home

***“To adapt to everyone’s unique way of looking at funeral servicing allows us to stay relevant, but also maintain a sense of fulfillment each day”***

*-Daniel Zacchigna*

or a young child passing away, for example, which is hard for any professional in this industry, but most of the positives outweigh the negatives.” McNab says that there are challenges at times, with friends or family who have passed, but she says she feels very fortunate with the town she serves.

“I feel my role is to be there for our families in a time of great need,” McNab says. “Personally, I would not be able to be a first respondent caring for someone who is dying, who have more difficult obligations. Focusing on McCulloch-Watson’s operations keeps me of sound mind.”

## **Actively listening**

McNab feels that listening, without interruption, is important when it comes to accommodating

a family’s wishes for funeral servicing. “Trying to understand their needs, while suggesting my own ideas, helps establish a connection. This industry has changed so much in the last two decades that I have been licensed, but I still take great pride in keeping the facility welcoming to all who need our help.”

Zacchigna agrees and says that every detail and standard in a funeral director’s daily agenda is important to uphold. “The ability for us to simply say ‘yes’ to a request, within reason, is what really makes this work. To adapt to everyone’s unique way of looking at funeral servicing allows us to stay relevant, but also maintain a sense of fulfillment each day.”

**“ I felt protected.**

I checked the  
Canadian Regulatory Guide. ”



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