

# FUNERAL PLANS-CANADA NEWS

**INSIDE THIS ISSUE:**

*New Staff Announcements* 2  
*Ontario Unity Life Contracts* 2  
*Unity Life Travel Program* 3  
*Seminar Marketing* 3  
*Announcements* 4  
*GST/HST Legislation* 4

Funeral Plans - Canada

## 17 CRUISE QUALIFIERS!

Many thanks to Unity Life for the wonderful opportunity to Cruise the Caribbean with them in February. Funeral Plans–Canada had 17 qualifiers for 2002!

The ship sailed from Fort Lauderdale to Jamaica and then on to Grand Cayman. We were well taken care of and everyone came home tanned, happy and very full as the meals were amazing.

Congratulations to the following people who qualified for the cruise:

- Katherine Downey - Marshall Funeral Home, Richmond Hill, Lathangue & Skwarchuk Funeral Home, Bradford, and Kopriva Taylor Funeral Home, Oakville, ON
- Steve Redmond - James Reid Funeral Home, Kingston, ON
- Dave Perry - McCall Brothers Funeral Home, Victoria, B.C.
- Tom Payton - MacCoubrey Funeral Home, Cobourg, ON
- Heather Kiteley - Smith's Funeral Service, Burlington, ON
- Chet Hartling - Miron-Wilson Funeral Home Ltd., Timmins, ON
- Tim Cummings - McKinlay Funeral Home, Chatham and Ridgetown, ON
- Clayton Strilchuk - Sneath-Strilchuk Funeral Service Ltd., Dauphin, MB
- Stephane Montpetit - Lahaie & Sullivan Funeral Homes, Cornwall, ON
- Michael-Sue Goldblatt - Benjamin's Park Memorial Chapel, Toronto, ON
- Lynn Loree - McInnis & Holloway Funeral Home, Calgary, AB
- Marilyn Webb - McInnis & Holloway Funeral Home, Calgary, AB
- Marnie Bosco - Mundell Funeral Home, Orillia, ON
- John Welsh - Funeral Plans-Canada
- Ian Mossop - Funeral Plans-Canada
- Jeff Mardling - Funeral Plans - Canada

**Thanks to Unity Life for this wonderful opportunity!!**

**Get the details on upcoming trips inside!!**

## UNITY LIFE ADDED FEATURES

You will have received notice of the recent Unity Life Product enhancement.

1. The following benefits were effective April 1, 2003. Unity Life of Canada will accept joint, first-to-die plans so you may sign more than one person to an application. Please note that any compensation available will be paid on the oldest of the

beneficiaries and the plan is available as a "guaranteed issue" plan only. Please be cautious when establishing who the purchaser is on such plans and complete the contract accurately.

2. Every enrolment will include Accidental Death coverage for grandchildren and great grandchildren up to the age of 18 years of the

beneficiary. The death benefit is \$1000.00 for an unlimited number of people. Please note that if more than one grandparent has a certificate, the death benefit will be paid on both.

3. You may now make The International Welcome Home Society cheques payable to Unity Life.

# Funeral Plans - Canada

FPC IS PLEASED TO WELCOME JILL FORSYTHE AND MAURICE IRVINE TO OUR TEAM!

**Jill Forsythe**  
**Account Executive**

Jill has an extensive background in sales and customer service. Her previous experience includes mortgage consulting and recruitment of executives in the insurance industry. Jill has a degree in psychology from York University.

Jill's experience and exemplary customer service record will serve her very well as an Account Executive with Funeral Plans - Canada!

Jill can be contacted at 1-888-428-4444.

**Maurice Irvine**  
**Account Executive**

Maurice has been a licensed Funeral Director for 28 years and has extensive experience in Preplanning Marketing and Financial Products.

Maurice has been appointed to the position of Account Executive overseeing the Eastern and Northern Ontario regions.

He resides in Brockville, Ontario with his wife Peggy.

Please contact Maurice at 1-613-345-6373.

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## ONTARIO UNITY LIFE CONTRACTS

In an effort to simplify contracts for you and your family clients, we are now providing a two-part contract, separating the funeral agreement and the financing agreement. The new contracts have been in place since March and I'm sure you are finding them easy to understand and explain to families.

In view of the proposed regulatory changes, we believe this format will

better serve your needs in the future.

Please note: The contract is divided into two separate parts, the funeral service contract that addresses the agreement between the funeral home and the client and the insurance enrolment form that addresses the agreement between Unity Life and the client. The new format will ensure that the purchaser understands which disclosures

relate to the funeral agreement and to the financing agreement.

Anyone wishing customized contracts, please contact Teresa Hallett for costs and assistance with production.

Should you have any questions or concerns, please feel free to contact Sheila Nunn at 1-888-428-4444.

# Funeral Plans - Canada

## UNITY LIFE TRAVEL REWARDS!

Once again Unity Life Insurance Company is providing FPC clients with amazing Travel Incentives.

a trip for two to the sunny Bahamas in March of 2004.

The new travel rewards system provides an excellent package that will get you and a guest to both the Bahamas and Costa Rica over the next two years.

2003 - 2004 - \$900,000 in net new business between January 1, 2003 and December 31, 2004 gives you a trip to incredible Costa Rica in February, 2005.

Here are the qualifying levels:

You now have two years to earn your production for Costa Rica!

2003 - \$450,000 in net new business between January 1, 2003 and December 31, 2003 gives you

We hope to see you in the Bahamas and Costa Rica!

## SEMINAR MARKETING

Seminars provide an opportunity to teach families about funeral planning in a non-threatening environment.

Sponsoring a seminar with classes on various topics – veteran's benefits, wills, or other estate planning – will create a positive association between potential customers and your funeral home. But organizing an effective seminar can be challenging – it took us years to find the right ingredients.

How do I get the right people to attend?

What will attract people?

What is the best message I can deliver to the attendees?

How do I follow-up after?

We can show you how to attract attendance and present the information that will set you apart as a service leader in your community. You will have exclusive use of our powerful "Remember When" presentation.

Promoting your Funeral Home and advanced planning is easy with our Seminar Marketing Package.

Talk to your FPC Account Representative about seminar marketing. Our personal training will make implementation easy.

# Funeral Plans - Canada

## FPC BABIES

### **Congratulations to**

Danielle and Shawn McKay, on the safe and happy arrival of their new baby boy, Carter Patrick McKay, on January 24, 2003!!

John Welsh and his wife

Shana, on the safe and happy arrival of their twins, Mairenn Victoria and Darian John, also on January 24, 2003!!

Jeff Mardling and his wife Sue, on the safe and happy arrival of their new baby boy, Cameron Jeffery, who arrived on

May 6, 2003!!

**Congratulations to** Stephanie Jaques, who got engaged on February 14, 2003 to Matt Frame! Good luck Steph and Matt!!

## GST/HST ON PREPAID FUNERAL ARRANGEMENTS

In December 2002, Canada Customs and Revenue Agency released a Technical Bulletin in respect of the treatment of GST and HST on Prepaid Funeral Arrangements.

The bulletin states that GST/HST is to be held with the Prepaid Funds until such time as the funds become payable to the funeral home for the provision of the funeral services. Funds should only be remitted to Canada Customs & Revenue at that time.

A copy of the bulletin in its entirety is available from our office. Should you wish a copy please contact Stephanie Jaques at 1-888-428-4444.

### **Director of Canadian Operations**

Sheila Nunn

### **Marketing**

Stephanie Jaques

### **Administration**

Danielle McKay  
Teresa Hallett  
Brandie Zabolotney

### **Reception**

Tanya Reitzel

### **Preplanning Division Manager**

Jeff Mardling

### **Account Executives**

#### **Ontario**

Maurice Irvine

#### **Ontario**

Jill Forsythe

### **Atlantic Canada**

Sheila Nunn

### **Alberta and British Columbia**

John Welsh

### **Manitoba, Saskatchewan, and Northern Ontario**

Corey Pelland

### **Preplanning**

Katherine Downey  
Nanette Fahey  
Ian Mossop  
Thomas Norquay  
Ian Macdonald  
Anita Manson  
Crystal Natalino