

# AFSRB NEWS

FALL 2023



## **Alberta Funeral Services Regulatory Board**

*promote a fair and  
informed marketplace  
by protecting  
consumer rights,  
enhancing industry  
professionalism,  
maintaining rigorous  
educational standards  
and enforcing fair  
business practices.*

## **CONTACT AFSRB**

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## **Funeral Planning in Alberta Brochure**

We are excited to announce a content update and re-design of the Funeral Planning in Alberta brochure. We would like to thank Dean Ross, former AFSRB Board member for his contribution to the content revisions and to Tracy Moran, graphic designer, for the new look!

Each funeral services business will receive 5 copies of the brochure later this fall. The brochure will be available to order at no cost to funeral businesses and the general public.



## **AFSRB WEBSITE**

The AFSRB launched a new website. Funeral businesses may need to refresh your website link to our new website:



## Message from Inspector Pierre Lautischer



Since the beginning of June, over 25 inspections have been completed. Thank you for your co-operation and hospitality on the visits. Inspections help to not only to protect consumers but businesses as well, by ensuring compliance with the legislation. Addressing deficiencies found at the time of inspection, will contribute to successful business operations and reduce the risk of liability.

Of the deficiencies identified, the most prevalent deficiency was the funeral contract missing the initials acknowledging cremated remains not claimed within five years will be disposed of, as per section 8(1) of the Funeral Services Act General Regulations. Another top deficiency was missing signatures of the purchaser, licensed funeral professional and in some cases both on pre-need and at-need contracts.

At the AFSRB, we strive to create a win/win scenario for both consumers and the funeral businesses. If you have not met me yet, you will, and I am looking forward to helping you be the best you can be.

## Professional Conduct

The funeral service profession seems to be facing more challenges than prior to the pandemic. Whether it is staff shortages, increased staff stress levels, greater competition for calls, more complex family dynamics, increased expectations from families, or any number of other challenges. It is important to keep the Code of Conduct in the forefront of all your interactions with the public, the families you serve, your colleagues and the profession as a whole.

Over the last few months, the AFSRB office has received a number of calls from funeral professionals and the public with concerns about professional conduct. These concerns range from cold calling, to making disparaging remarks about competitors, picking up decedents without family permission, to making direct contact with other business's licensees with the intent to hire them. Although these issues pertain to a small minority of those in the funeral profession, with the increased frequency of concerns coming forward, a quick refresher on the Code of Conduct is provided below.

Under Schedule 2 of the Funeral Services Act General Regulation, the Alberta Funeral Services Code of Conduct, states the following guidelines:

- Funeral professionals must recognize that businesses operate within a framework of competition and cooperation.
- All efforts must be made to ensure each funeral business is conducted honestly and in a professional manner, demonstrating respect for colleagues. This professional respect will maintain and enhance public confidence and understanding of the funeral profession and funeral professionals.
- Funeral professionals must recognize the need to compete on merit and not by attempts at discrediting or disparaging colleagues.

## Continuing Education

### Continuing Education (CE) Reminders

- The current education cycle runs from April 1, 2023 to March 31, 2024
- 3 credits are required for licence renewal
- Credits **cannot** be carried forward and sessions/activities must be completed in the current cycle
- Anyone newly licenced within the timeframe is responsible for fulfilling the CE requirement
- Students who complete courses and become fully licensed within the timeframe can use credits from their formal education (one-time use only)
- If you are licensed under more than one business and have more than one profile, you are required to enter your CE into **one** profile
- It is the responsibility of each licensee to enter activities into the portal as they do not automatically get entered when you register/participate in a session.



## Lunch & Learn

Wednesday, November 16, 2023 @ 12:00 p.m.

### Cemeteries: What Funeral Professionals Need to Know

*presented by*

The Ministry of Service Alberta and Red Tape Reduction

Register: [Calendar of Events](#)

## Business Managers

- Please do a semi-annual check of your 'licensees' list to ensure it is up to date.
- Ensure you apply for a student certification if you have a student at your business.
- The AFSRB does not process licensing applications until all requirements have been met. Please ensure **all required documents** (including program completion documentation) are submitted when applying for a licence or licence upgrade. See [checklists](#) for details.
- Criminal record checks must be conducted within **90 days** of the licence application.

Did you know....?

- As a business manager, you are responsible for the day to day operations of your business.
- Changes to business manager status must be reported to the AFSRB and a new business manager must be in place within 7 days to avoid administrative penalty.

## Pre-Need Salesperson Course Changes

On December 1, 2023, the Canadian College of Funeral Service (CCFS) will be implementing changes to the pre-need salesperson program. The course content and initial cost will remain the same. It is important for those businesses that train pre-need salespeople take note of the following changes:

- CCFS is going paperless and will transition this program to a digital format where students can complete and submit their activities online through the CCFS learning environment.
- There will now be a time limit of 6 months to complete the course. If an extension is needed, there will be a fee of \$75.
- The profile for a student in the online learning environment will be deleted one month after the student has finished the course and successfully completed the exam. This means they will no longer have access to the program.
- Prior to writing the final exam, the student must complete 12 modules, which includes the completion of 12 quizzes. If a student receives less than 70% on any quiz, they are required to redo that quiz. Previously CCFS would have to reset the quiz manually and contact the student directly to get the quiz redone. This process is being automated through the program. If a student receives less than 70% on a quiz, the system will automatically reset the quiz so that it can be redone. The student will not be allowed to move on to the next module until a satisfactory mark is received on the quiz. If the student does not obtain at least 70% on the second attempt, the student will need to contact CCFS and pay a \$75 program reactivation fee in order to continue the program and attempt the quiz again.

## Pre-Need Trust

The funeral profession is well aware of the trend that the companies who had been holding funeral trust are no longer willing to continue in this business area. With Scotiabank (National Trust) being the latest, there are few choices left for the funeral services businesses. The Canadian Western Bank (CWB) currently holds some pre-need funeral trust, but their head office has confirmed that they are not currently accepting any new pre-need accounts. Legacy Private Trust (Ontario) is actively accepting pre-need trust money from Alberta funeral services businesses. Concerns have been raised to the AFSRB that the investments of the trust are losing money. This is of great concern to the AFSRB and the sustainability of these pre-need contracts and the security of the contract holders money.

The AFSRB was contacted by a trustee who operates out of Calgary, Alliance Trust Company. They stated their investments will only include GICs or simple interest bearing products. The AFSRB confirmed that this company is eligible to hold pre-need funeral trust under the Alberta Trust and Loans Corporations Act and meet the requirements of an authorized trustee under the Funeral Services Act. The AFSRB does not endorse or recommend this company, and each funeral business will need to determine if this trustee is a good fit for your trust account. The AFSRB just wanted to inform you that there is another option for your funeral trust money. Alliance Trust Company has been in business since January 2008 (16 years). For further information, or to set up an appointment, please contact Zinat H. Damji, CEO at: [zinat@alliancetrust.ca](mailto:zinat@alliancetrust.ca) or Miguel Lahud, Director, Client Services at: [miguel@alliancetrust.ca](mailto:miguel@alliancetrust.ca). Website: [www.alliancetrust.ca](http://www.alliancetrust.ca) T: 403-237-6111