COOPERATIVE MEMORIAL SOCIETY

The Memorial Muse Newsletter

The CMS's quarterly e-newsletter for members across Alberta — Summer 2026

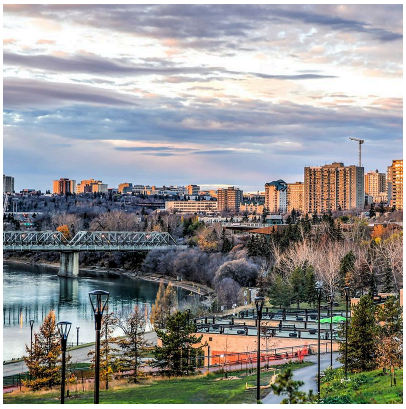
In This Issue

- A Note from Terry — What's Ahead This Summer
- Edmonton Contract Renewal — Where Things Stand
- Alberta Funeral Benefit Rates Increased — What It Means for Members
- Spring Cleaning for Your Important Documents (Video)
- Applying for Probate? Alberta's Surrogate Digital Service Can Help
- Governance Update — New Articles and Bylaws
- Summer Presentations Across Alberta — Find One Near You
- Coming This Fall — Getting Your Ducks in a Row: A Guided Planning Workshop (We Need Your Input)
- Guest Article: When We Gather, We Heal
- New Member Benefit: Drone Ash Scattering
- A Simple Way to Start Planning This Summer
- Keep Your CMS Profile Current — And Why It Matters
- Ask Barb — Top Question



A Note from the Executive Director

Summer often gives us a chance to slow down and finally tackle those important tasks we've been putting off. If planning ahead is on your list this year, this newsletter is full of practical resources to help. You'll also find updates on our Edmonton funeral home agreements, new Alberta funeral benefit rates, governance changes, and several new member resources. Thank you for being part of a cooperative dedicated to helping Albertans plan ahead with dignity, clarity, and without pressure.



Edmonton Contract Renewal — Where Things Stand

Back in March, we told you our Edmonton-area provider contracts with Serenity Funeral Services, Connelly-McKinley Funeral Homes, and Trinity Funeral Home were up for renewal, and we asked members for feedback to guide negotiations. We're glad to report the renewal is complete, and it went smoothly. Thank you to everyone who responded to our survey — your input directly shaped two key changes:

1. **A true basic burial option**. Your feedback was clear: keeping costs as low as possible matters, and so does the reputation and professionalism of the provider. Edmonton-area members now have a dignified, lower-cost burial option alongside basic cremation plans.
2. **Identification viewing rights**. Members now have the option to add identification viewing at special CMS member pricing, where needed.

One more detail worth knowing: Edmonton's funeral services market is more competitive than Calgary's, so our three providers agreed to a uniform price for Basic Cremation and Basic Burial across all three — while still keeping the flexibility to differentiate on service and pricing for every other plan. That means whichever of the three you choose for a basic plan, you're starting from the same fair baseline. Updated plan details and pricing for Connelly-McKinley, Serenity, and Trinity are posted on our **Funeral Home Partners and Member Plans** page.

Alberta Funeral Benefit Rates Increased — What It Means for Members

Effective January 1, 2026, the Government of Alberta increased the funeral benefit rates available to eligible low-income Albertans, AISH recipients, and Income Support recipients. These benefits help cover funeral, cremation, or burial costs when other resources aren't enough. Current maximums include:

- Funeral expenses (burial or cremation): up to $4,601
- Funeral ceremony: up to $1,041
- Embalming (when required): up to $781
- Cemetery fees: actual cost, with a $3,122 maximum for placement in an alternate resting place (e.g., a columbarium niche or mausoleum crypt)
- Additional transportation: up to $1.13/km after the first 20 km outside the provider's municipality

A reminder for members and families: if the deceased was an AISH or Income Support recipient at the time of death — or qualifies as a low-income Albertan under the program's criteria — these benefits may apply even where a CMS membership or prepaid plan is also in place. The

application is reviewed alongside other resources, including any prepaid funeral arrangements, life insurance, and the CPP death benefit.

Full eligibility details and the application portal are available at **alberta.ca/funeral-benefits**.
CMS membership and these provincial benefits work differently but can complement each other — if you're ever unsure how the two interact for your situation, call any one of our funeral service providers who will be happy to help you think it through.

Spring Cleaning for Your Important Documents

Now is a great time to tidy more than just closets and garages. It's also the perfect opportunity to review the important documents your family may need one day.
Ask yourself:

- Is my Will up to date?
- Do I have an Enduring Power of Attorney and Personal Directive?
- Have I documented my funeral and burial wishes?
- Would my family know where to find these documents in an emergency?

Life changes quickly. A quick review now can save your loved ones hours of stress and uncertainty later.
At CMS, we encourage members to set aside just 15–30 minutes once a year to make sure their information is current. Update contact information, review beneficiaries, remove outdated paperwork, and ensure someone you trust knows where your documents are stored.
To help you get started, we've shared a short video from our friend **Christine Savoy at Mattkena Paralegal** in Edmonton with practical tips on organizing your essential documents:
🎥 Spring Cleaning Your Essential Documents: **https://www.youtube.com/watch?v=SSfKP8sO_Tc**
A little planning today can make a difficult time much easier for the people you care about tomorrow. If you're ready to go one step further, we've also included several free planning tools later in this issue to help you organize everything in one place.

Applying for Probate? Alberta's Surrogate Digital Service Can Help



If you're the executor or personal representative of someone who has passed away, you may need to apply to the Court of King's Bench for a Grant of Probate or Grant of Administration — the legal authority to settle their estate. The Surrogate Digital Service (SDS) is the Government of Alberta's online system for filing these non-contentious applications, covering probate, estate administration, and trusteeship of a minor's property.

Who uses it: Alberta residents applying as their own executor or personal representative can file online if they're one of the applicants — no lawyer required — and this is the preferred method, though paper GA forms remain available. Lawyers and legal assistants who are Law Society of Alberta members must use SDS for all applications it can process.

How it benefits members: SDS checks applications for completeness before submission, reducing the chance of a rejected or delayed filing; lets you pay the court fee online by credit card; and lets beneficiaries receive and acknowledge notices by email instead of by mail. The result is faster turnaround overall — what could take two to four months under the older paper-only process can now often be completed in about one to three weeks.
Learn more or start an application at **surrogate.alberta.ca**.



Governance Update: New Articles & Bylaws

At our 60th Annual General Meeting on February 28, 2026, members approved CMS's restated Articles and Bylaws by special resolution. These changes modernize how CMS is governed, confirm member rights, and align our structure with current Alberta legislation.

We're pleased to confirm our new Articles and Bylaws were filed and approved by the Government of Alberta effective April 2026, and are now in effect. Members can read the full restated documents anytime under **Governance > Current Bylaws & Articles of Incorporation** on our website.



CMS Members at the Unison Centre Presentation in Calgary, April 25, 2026

Summer Presentations Across Alberta

We've been on the road this spring, and we're not slowing down for summer. All presentations are free, no-pressure, and open to members and non-members alike — bring a friend or family

member who's been putting off this conversation.

Recent highlights:

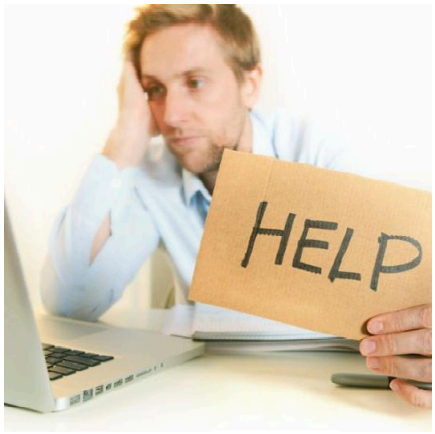
- Calgary — SRCA Information Fair (May 20) and "Smart Ways for Seniors to Save Money" fair (June 24)
- Edmonton — Older, Bolder, Better! Exhibition & Symposium (June 4), Alberta's largest Seniors Week event, where CMS staffed a table for over 100 exhibitors and attendees
- Red Deer, Edmonton, Calgary, and Lethbridge — "Understanding Funeral, Burial and Cremation Options" sessions

Coming up:

- July 16, 1:00 pm — Calgary, Unison at the Kerby Centre — "Planning Ahead Without Pressure" (drop-in, no registration needed)
- July 21, 5:30 pm — Lethbridge, Cornerstone Funeral Home — "Understanding Funeral, Burial and Cremation Options". **REGISTER**
- August 13, 1:00 pm — Calgary, Unison at the Kerby Centre — "The 3 Most Important Things Your Family Needs from You" (drop-in)
- September 28, 2026 2:00 pm - Innisfail, Public Library - The 3 Most Important Things Your Family Needs from You. **REGISTER**

Our team brings planning resources to every event, along with a limited supply of Ducks in a Row booklets at the special event price of $31.50.

Want CMS to present to your group, workplace, or seniors' centre? **Visit Booking Group Presentations on our website** — it's free, and there's no sales pitch.



Coming This Fall — Getting Your *Ducks in a Row*: A Guided Planning Workshop (We Need Your Input)

Many members tell us the same thing: they know planning ahead is important, but finding the time—and knowing where to begin—can be the hardest part. Completing a workbook on your own often gets pushed aside. That's why we're exploring something new: a guided, in-person workshop that takes participants through the entire Ducks in a Row workbook in one supportive afternoon, alongside a small group of fellow members.



We're pleased to be partnering with Kathleen Moran of Empowered Endings Collective to facilitate these sessions. Kathleen is an experienced end-of-life doula and certified funeral celebrant with a background in event management. She specializes in creating welcoming, practical learning experiences that help people feel informed, prepared, and confident as they document their wishes. Her calm, compassionate approach makes it easier to tackle a topic many people otherwise avoid.

What a session would look like: A guided ~4-hour session in small groups, working through all six sections of the *Ducks in a Row* booklet together — Immediate Needs & First Steps; Personal, Cultural & Ceremony Preferences; Vital Information for Your Personal Representative; Legal Documents & Government Benefits; Legacy, Letters & Life Story; and Financial & Practical Affairs — with small-group discussion, a mid-session break, and a closing circle to wrap up.

What it would cost (all prices include GST):

- Workshop Only — $78.75 per person (if you already have your Ducks in a Row workbook)
- Workshop + 1 Hard Copy Workbook (delivered at the session) — $110.25

Before we lock anything in: This is still in the planning stage, and we'd genuinely like your input before we finalize it. Kathleen has put together a short survey on format, timing, and the level of support members want from a session like this — it takes just a few minutes:
Take the Ducks in a Row survey → **https://forms.gle/82xQqXfp2YZMhA5E9**

We're aiming for sessions in Calgary North and Calgary South; exact dates, venues, and registration details are still being finalized and will be confirmed in a future issue and on our website once set.



Guest Article: When We Gather, We Heal

There is a sadness that settles in when someone tells me they do not want any type of funeral or memorial gathering. My response is always gentle but honest: these events are not for the

person who has died — they are for the people who remain, the ones who must carry grief, memory, and meaning forward.

The decline in traditional funerals is part of a much larger shift in the end-of-life landscape. For generations, funerals were community events rooted in family ties, faith traditions, and cultural practices. They created shared spaces for grief, storytelling, and support. Cemeteries served as communal hubs, holding history and reinforcing bonds across generations. Ritual was woven into the rhythm of life and death.

Today, that rhythm is changing. The rise in cremation reflects a broader cultural movement away from traditional structures, and with that shift, we are losing some of the rituals that once helped us navigate loss with steadiness and connection.

Yet new forms of ritual are emerging. People are seeking ways to honour a life that feel personal, authentic, and meaningful. Celebrations of Life have become a beautiful alternative — gatherings shaped by stories, favourite foods, music, hobbies, and the unique spirit of the person being remembered. These events can unfold anywhere: a favourite park, a community hall, a local pub, or any place where the honouree felt most at home.

Empowered Endings is honoured to now be listed as an officiant and memorial planner with the Cooperative Memorial Society, supporting members who want guidance in creating and planning heartfelt, well-crafted events. We help families move from intention to experience, from planning to remembrance.

Rituals may evolve, but our need for connection does not. Honouring a life is about gathering, remembering, and ensuring no one carries their grief alone.

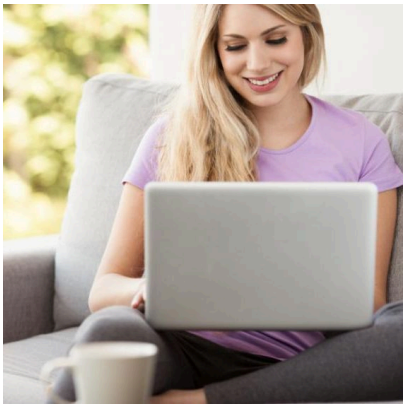
Submitted by Kathleen Moran End-of-Life Consultant | Doula | Memorial Planner | Celebrant
(403) 807-6225 | **kathleen@empoweredendings.ca**



New Member Benefit: Drone Ash Scattering

Memorial traditions keep evolving, and one option gaining attention is drone ash scattering.
Hand or water scattering can be unpredictable — wind or currents often carry ashes back toward family rather than away. A drone releases ashes gently and precisely over a meaningful place — a mountainside, lake, or favourite stretch of countryside, including spots that are otherwise hard to reach — and the provider handles permits and planning, so families can focus on the moment instead of the logistics.

Exclusive CMS member benefit: Drone Memorials is offering CMS members 15% off their services. Learn more at **dronememorial.com** or see Memorial Services under **People and Services to Help** on our website.



A Simple Way to Start Planning This Summer

Planning ahead doesn't have to mean spending an entire weekend organizing paperwork. CMS offers three simple tools that can help you make meaningful progress in less than 30 minutes:

- **10-Minute Document Checkup** — Confirm which important documents you have, where they're stored, and whether they need updating.
- **15-Minute Family Conversation Starter** — Simple prompts to help you have a calm, meaningful conversation with the people who matter most.
- **My Planning Snapshot** — A one-page summary of your most important information for your family or personal representative.

All three are free downloads on our website.

If you'd like everything organized in one place, our **Ducks in a Row workbook** brings together funeral preferences, estate information, important contacts, and planning worksheets in one easy-to-follow workbook. It's available as a fillable digital PDF for $26.25 or a printed and mailed copy for $38.00. Every purchase helps support CMS's mission of providing affordable education, planning resources, and lifetime memberships for Albertans.

You don't have to finish everything today. Pick one tool, spend a few minutes on it this week, and take one step toward giving your family greater peace of mind.

Keep your CMS Profile Current (And Why It Matters)

Two quick things make a real difference for your family later:

1. **Update your contact info.** If your address, phone number, or email has changed, log in to your member profile and update it. Outdated contact details can delay important notices and create confusion if a family member calls the office or a partner funeral home on your behalf.
2. **Let us know when a member passes away.** There's no rush — a simple email to **admin@coopmemorial.org** with the member's name, address, and month/year of

passing helps us support the family faster and keep our records accurate.

Questions? Call us at 403-248-2044 (toll-free 1-800-566-9959), Monday, Wednesday, and Thursday, 10:00 am–3:00 pm. Leave a message anytime and we'll return your call within 24 hours on weekdays.

Ask Barb: Top Question



Barb Montgomery with our Board Director, Jim Oscroft working at the June 4th Seniors Exposition in Edmonton

Member Question

"Hi Barb. My spouse and I are both CMS members. My father was in a sudden farming accident last night and, sadly, he didn't survive. We need a membership for him right away. Can we purchase one now? Or can we use one of ours? We know CMS can save families money at the funeral home, and we really need that help."

Barb's Reply

"I'm so very sorry for your loss. I'm glad you and your spouse are CMS members, but unfortunately memberships cannot be transferred to another person. Each membership belongs to one individual, and it must be purchased before that person passes away. I'm truly sorry."

Sadly, this is a conversation we have far too often. Many people don't realize that a CMS membership must be in place before death occurs. Once someone has passed away, it is too late to become a member or receive the negotiated pricing available through our funeral home partners.

The good news is that anyone can purchase a membership for a loved one—even as a gift and even if they don't know about it yet. Simply enter their name as the member. You can use your own address and contact information if you prefer.

If you're not ready to make funeral plans, that's okay. Becoming a member takes about five minutes, and nothing else needs to be done until you're ready.

That one small step can provide significant peace of mind and financial protection, whether it is needed next month or many years from now.

CMS memberships aren't just for seniors. Unexpected deaths can happen at any age, which is why we encourage every adult to consider becoming a member before a crisis occurs.

A lifetime membership costs just $40 plus GST—a small one-time cost that can make a meaningful difference for your family when it matters most.

The best time to become a member is before you need it. We hope you'll never need your CMS membership for many years—but when the time comes, you'll be glad it's already in place. It's one of the simplest ways to help protect your family from unnecessary stress during one of life's most difficult moments.

Become a member today:
https://www.coopmemorial.org/buy-a-membership.html
Or call us toll-free at 1-800-566-9959.

The Cooperative Memorial Society: Peace of mind without pressure — trusted by Albertans since 1966.
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