

Memorial Muse Newsletter

The Memorial Muse is our official member e-newsletter, designed to keep you informed about Cooperative Memorial Society news, planning resources, and community updates. It is published 4 times a year.

December 2025

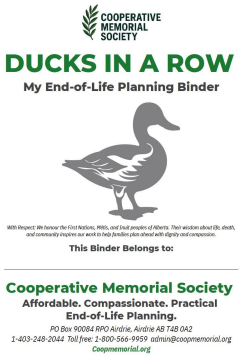
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Season's Greetings from the Cooperative Memorial Society

A Meaningful Gift for Your Family — and a Legacy of Care

Introducing a brand-new initiative from CMS



Whether you're helping your parents plan ahead or you're wanting to make things easier for your own family, ***Ducks in a Row: My End-of-Life Planning Workbook*** is one of the most thoughtful, practical gifts you can give.

As CMS's newest planning resource, this gentle, easy-to-use workbook guides you through gathering the vital information your loved ones will need during a difficult time. From funeral wishes and key contacts to important documents and next steps, Ducks in a Row brings clarity, organization, and peace of mind. It's not just a planning tool — it's a legacy your family will be grateful for.

Proceeds support CMS's member services and community education.

What's Inside

- Plain-language guidance grounded in trusted Alberta resources
- Clear checklists, prompts, and worksheets to help you record wishes, documents, and essential information

Available Formats

- Fillable PDF — allows people to type directly into the fields, check boxes, select options, and even save and print their responses
- Professionally Printed Worksheets — Fill out by hand and add to your own binder along with other important documents

Pricing

- Fillable PDF: $26.25 (includes GST)
- Printed Worksheet Package: $38 (includes GST + postage)

How to Order

Purchase a PDF Workbook (You will receive a link by email)
—or—
Order a printed copy by mail:
Send a cheque for $38.00 (GST + postage included) and your mailing address to:
Cooperative Memorial Society
PO Box 90084, RPO Airdrie
Airdrie, AB T4B 0A2

Exciting News for Edmonton Members: Meet Jodi Murphy, Our New Volunteer & Outreach Coordinator!



We're thrilled to introduce Jodi Murphy, who has joined the Cooperative Memorial Society as our new Volunteer & Outreach Coordinator for the Edmonton region — and her arrival marks an exciting new chapter for CMS's outreach in northern Alberta.

Jodi's role is to help more Albertans discover the clarity, confidence, and peace of mind that CMS membership brings. She'll be connecting with professionals, seniors' organizations, health-care teams, and community groups to share the benefits of planning ahead and the value CMS provides to families.

Even more exciting, Jodi is launching and leading a new team of volunteer presenters in Edmonton!

CMS provides the presentations, training, and materials — you bring your enthusiasm and desire to help others. If you're a CMS member who enjoys public speaking or community engagement, Jodi would love to hear from you.

Jodi and her team are available to:

- Deliver engaging presentations to community groups, seniors' residences, care teams, and professional networks
- Meet with health-care providers, social workers, estate planners, and funeral professionals to introduce CMS resources
- Host information sessions for families supporting aging parents or planning ahead for themselves
- Share CMS's new planning tools — including our Ducks in a Row workbook — with organizations that support Albertans
- Participate in outreach events where people can benefit from understanding the value of CMS membership

If you know a group, organization, congregation or professional network in the Edmonton area that should hear about CMS — or if you're interested in joining Jodi's volunteer presenter team — please get in touch: outreach@coopmemorial.org

With Jodi's energy and leadership, we're expanding CMS's reach in Edmonton like never before. Together, we're building a community where every family can plan ahead with clarity, dignity, and peace of mind.

New Funeral Contracts Signed With McInnis & Holloway (Calgary & Area) and Cornerstone Funeral Homes (Lethbridge & Area)



The Cooperative Memorial Society (CMS) is pleased to confirm the renewal of our agreements with two trusted partners: McInnis & Holloway Funeral Homes (Calgary and area) and Cornerstone Funeral Home (Lethbridge and southern Alberta). These updated contracts take effect January 1, 2026, ensuring members continue to receive compassionate, professional care at fair, pre-negotiated prices — a core benefit of CMS membership.

Please note: McInnis & Holloway pre-arranged plans are now priced at 2026 rates.

Why are prices increasing?

Funeral homes, like many sectors, are facing higher operating costs. Modest price adjustments help maintain the high-quality service CMS members expect. CMS usually locks contracts for three years, but to help keep prices as low as possible, the McInnis & Holloway agreement will run for two years (2026–2027), while Cornerstone's will follow the usual three-year term (2026–2028).

What's New for 2026?

- **Basic Burial Plan Added:** A lower-cost option in both Calgary and Lethbridge for families who prefer to arrange their own memorials. It removes the funeral home-hosted service but includes a small, dignified graveside service.

- **Locally Crafted Cremation Box:** McInnis & Holloway is introducing a new mid-priced cremation box made by local carpenters, offering both quality and value.

Our Commitment

CMS's long-standing partnerships with these locally owned funeral homes reflect shared values of integrity, compassion, and professionalism. We remain committed to offering members affordable, transparent, high-quality choices for cremation and burial.

Full plan details are available on our website at www.coopmemorial.org.

Help Lead CMS: Call for Directors



Cooperative Memorial Society (CMS) is a member-owned funeral planning cooperative serving Albertans since 1966. CMS exists to ensure that members have access to the resources, support, and guidance they need to plan and prepare for their end of life with dignity, clarity, and peace of mind. CMS empowers individuals to make informed decisions about end-of-life arrangements and facilitates access to services at preferred prices from contracted funeral service providers.

CMS is led by a volunteer board of directors that sets strategic direction, oversees operations, and ensures financial health. We lead under a policy governance model: Directors have established a framework of policies through which it and the CMS Executive Director deliver CMS' vision.

We encourage anyone interested in helping lead CMS' work of supporting Albertans' end-of-life planning to apply, regardless of prior experience. We are particularly interested in speaking with people who are knowledgeable about:
● Estate law
● The funeral industry/end-of-life sector (such as death doulas, hospice professionals, former funeral industry employees/owners)

The board meets ten times during the year; a day-long retreat is held in person, the other meetings are held remotely. Board terms are three years, renewable up to two times. Participation on at least one board committee is encouraged; committees typically meet monthly. Directors must be a CMS member ($40 lifetime fee). Nominations to the board will be presented to CMS members at the February 28, 2026 Annual General Meeting.

Please contact Dianne Fehr, chair of our Board Development Committee, at diannefehr@coopmemorial.org by December 19, 2025 to discuss your interest in joining the board, and the application process.

CMS Fees Update



CMS remains committed to keeping our services affordable, transparent, and member-focused.

As of November 1, 2025, GST is added on top of all CMS fees, including memberships, the $35 record fee collected when a funeral plan is purchased at a partner funeral home and remitted to CMS, and Ducks in a Row workbook sales.

While this may appear as a change, the fees have not increased. Previously, CMS absorbed the GST within the $40 fee, which reduced the CMS's net revenue and impacted our ability to cover rising operational costs. Listing GST separately ensures accurate, transparent pricing and aligns with proper accounting and reporting practices.

We have also removed the $2.15 processing fee on new memberships and implemented a 4% processing fee on payments made by credit cards to offset increasing transaction fees charged by credit card companies. Members paying by cheque or e-transfer are not charged this fee.

These updates strengthen CMS's ability to remain financially sustainable while continuing to deliver affordable, reliable services to members across Alberta. We thank you for your understanding.

Celebrating Co-op Week 2025

Although Co-op Week took place in October, its spirit continues to resonate year-round. Across Canada, Co-op Week is a time to celebrate the strength, values, and community focus that make the co-



operative model so vital.

For the Cooperative Memorial Society (CMS), it's also a moment to reflect on what our members make possible. This year, Senator Lucie Moncion addressed the Senate in honour of Co-op Week 2025, highlighting how co-operatives across Canada continue to improve people's lives in practical, meaningful ways. Her message reflects what we see every day at CMS: when communities work together, we build services that are more accessible, compassionate, and responsive to real needs.

Since 1966, CMS has been dedicated to providing Albertans with affordable, trustworthy end-of-life planning resources through a cooperative model rooted in integrity, respect, and member benefit. Our strength comes directly from our 30,000 members and from the locally owned funeral service providers who share our commitment to dignity and transparency.

Because of you, CMS continues to demonstrate what cooperation can achieve:
• Peace of mind for families during difficult times
• Fair, consistent, member-first funeral plans
• Education and resources that help Albertans plan ahead with confidence
Thank you for being part of this work and for strengthening Alberta's cooperative community.

 Watch Senator Moncion's message here: https://www.facebook.com/reel/856155683743607

Fall Presentation Series Recap: Peace of Mind with End-of-Life Planning



This fall, the Cooperative Memorial Society (CMS) delivered its Peace of Mind with End-of-Life Planning presentation in Red Deer, Calgary, and Edmonton. Here are the key takeaways:

1. What to Do When a Death Occurs
Losing a loved one is overwhelming. CMS and our partner funeral homes guide families through the first steps — who to call, what documents are needed, and how to ensure wishes are respected.

2. Planning Ahead Brings Ease
Having key information organized — including your four essential documents (Personal Directive, Enduring Power of Attorney, Will, and Funeral/Burial or Cremation Plan) — gives your family the clarity and authority they need when it matters most.

3. CMS Members Have Trusted Support
As a member-owned, not-for-profit cooperative, CMS partners only with locally owned funeral homes and like-minded professionals who prioritize compassion, affordability, and integrity.

4. Share Your Wishes
A good plan only works if others know it. Make sure your executor, family, and caregivers know where your documents are and understand your choices.

5. Helpful CMS Resources
Beyond our Ducks in a Row Workbook, the CMS website offers practical articles on topics like What to Do When a Member Passes Away, Choosing a Personal Representative, and Body Disposition Options — all designed to help you make informed, values-aligned decisions.

Thank You to Our Partners
Our sincere thanks to McInnis & Holloway Funeral Homes (Calgary), Parkland Funeral Home (Red Deer), and Connelly McKinley Funeral Home (Edmonton) for their support in hosting these events. If you missed the fall sessions, more presentations are coming in spring 2026. Watch your CMS newsletter and our website for dates and locations.

Together, we help Albertans plan ahead — with confidence, compassion, and peace of mind.

Understanding Repatriation Insurance



Many Cooperative Memorial Society members love to travel — whether it's a quick trip to visit family, a winter getaway to warmer places, or a bucket-list vacation abroad. But few of us stop to think about what would happen if death occurred far from home. Who would make the arrangements? How would your loved ones bring you back to Alberta? That's where repatriation insurance comes in.

What Repatriation Insurance Covers
Repatriation insurance ensures that, in the event of death while away from home (typically more than 100 km), your remains are brought back safely and respectfully to your home community. Coverage usually includes:

- Transportation of remains back to your home province or community
- Coordination between funeral homes at both locations, including your chosen CMS funeral service provider
- Completion of all required documentation, customs, and consular arrangements
- 24-hour support for family members and companions
- Travel coordination for surviving family members and pets, if needed

This type of coverage focuses specifically on repatriation — not medical treatment or trip interruption — and provides logistical and emotional relief for your family at a difficult time.

Why It Matters

Without coverage, families can face unexpected costs of $10,000–$30,000 or more to transport remains and manage required documentation and funeral services from afar. Arranging everything across borders or time zones can be overwhelming — especially when already coping with loss. Repatriation insurance eliminates those worries. One phone call activates professional support, ensuring that all arrangements are made with care and efficiency. It's a simple way to extend your planning and protection beyond Alberta's borders.

Where to Get Coverage

There are two main ways CMS members can obtain repatriation insurance:

- Through a stand-alone policy offered by one of CMS's trusted funeral service providers.
  - For example, several CMS partners offer single-payment lifetime plans for about $600 that provide a lifetime of worldwide repatriation coverage.
- As part of your existing travel medical insurance.
  - Some comprehensive plans — such as those offered by Alberta Blue Cross — include repatriation benefits within their travel medical coverage. Always review your policy or speak with your insurance provider to confirm.

Planning Ahead

For CMS members, repatriation insurance is another way to protect your loved ones and uphold your wish to be brought home with dignity. It complements your membership by ensuring that, wherever life takes you, you remain connected to the compassionate, affordable care CMS is known for.

Building Stronger Connections: How CMS Collaborations Benefit You



As a member of the Cooperative Memorial Society (CMS), you're part of something much bigger than a membership list — you're part of a cooperative community built on trust, fairness, and compassion.

That's why CMS has started building partnerships with locally owned, ethical organizations that share our values of dignity, transparency, and affordability — not only in end-of-life planning, but also in the senior services and supports we all need as we age. These collaborations help keep services accessible and member-focused — never profit-driven, though we understand that businesses must be profitable to remain sustainable.

Through our Partnership Framework, each collaboration is carefully reviewed to ensure it genuinely benefits members. We look for organizations that can provide:

- Practical savings — such as preferred pricing on legal, estate, care, or home support services.
- Educational value — through workshops, guides, and trusted local expertise.
- Direct assistance — helping members and their families through related services for aging seniors, such as relocation support, repatriation insurance, or psychological counselling.
- Peace of mind — knowing CMS partners only with reputable, community-based professionals who uphold the same integrity our members expect.

Recent partnerships in place include Paramount Law Group, which offers member discounts on wills and estate documents, and partnerships with Care At Home Services, the Seniors Resource Council of Alberta, and others that expand our reach and provide practical support across Alberta.

By working together, we strengthen Alberta's cooperative network and protect what CMS stands for — affordable, community-first support when it matters most.

Consumer Alert: Concerns about the Memorial Society of Alberta



The Cooperative Memorial Society (CMS) has become aware of several troubling situations involving the Memorial Society of Alberta (MSA). Multiple Albertans — including a long-time CMS member — reached out to what they believed was CMS, only to discover they had unknowingly purchased a membership from MSA instead.

This confusion is not accidental. CMS has documented instances where the Memorial Society of Alberta has:

- Used wording copied from CMS materials and website;
- Presented itself in ways that closely resemble CMS; and
- Created the impression that it offers comparable services and partnerships.

These practices have misled consumers, causing people to believe they were dealing with Alberta's long-established cooperative memorial society when they were not.

No Regulatory Oversight — and No Clear Consumer Protection

When CMS raised concerns with the Alberta Funeral Services Regulatory Board (AFSRB), the Board confirmed that memorial societies are not regulated under Alberta's Funeral Services Act. This means the AFSRB cannot investigate or address misleading conduct by the Memorial Society of Alberta or any other memorial society.

As it stands, Albertans have no clear protection if they are misled when purchasing a membership. CMS has now contacted Service Alberta's Consumer Protection Division to request clarity on:

- Who—if anyone—has authority over misleading marketing by memorial societies;
- What remedies consumers have if they were misled; and
- Whether the province can provide stronger consumer guidance or safeguards.

Why the Distinction Matters

The Memorial Society of Alberta directs members to a single corporate funeral home in Calgary, where families may experience:

- Higher or non-transparent prices,
- Sales pressure, and
- Practices that do not align with cooperative or community-based values.

In contrast, CMS partners only with locally owned, independent funeral homes across Alberta that provide:

- Transparent, pre-negotiated pricing;
- Community-rooted service;
- No sales pressure; and
- A commitment to dignity, fairness, and compassion.

For almost 60 years, CMS has served Albertans as a member-owned, not-for-profit cooperative. We do not sell for profit, and we do not operate like a corporate funeral provider or a marketing organization. The Memorial Society of Alberta is not affiliated with CMS in any way.

Protect Yourself and Others

We encourage members to share this information widely:
The Cooperative Memorial Society (CMS) is Alberta's only cooperative memorial society working directly with independent, community-based funeral homes. If someone purchases a membership believing they are joining CMS but instead joins MSA, they may not receive the pricing, protections, or partnerships they expected. CMS will keep members informed as we receive updates from Consumer Protection.

Thank you for your continued support as we work to protect Albertans from misleading practices and ensure families receive clear, trustworthy information.

Warm regards,
Terry Geib
Executive Director, Cooperative Memorial Society

This Month's Top Question



Barb Montgomery — CMS Membership Coordinator and the friendly, reassuring voice who answers your call.

Member Question:
"I'm a CMS member and I don't want to leave a mess for my family. What can I do now to make things easier for them before I pass away?"

Barb answers:
You're already on the right track just by thinking about this.
The biggest gift you can give your family is clarity. That means two things: talk about your wishes, and write them down where people can actually find them.
Here are some practical steps I recommend to our members:

- Have a simple, honest conversation with the person you've named as your personal representative (executor) and a close family member. Let them know you're a CMS member and that you've planned ahead on purpose, to make things easier for them.
- Use our **Ducks in a Row workbook** to pull everything together in one place. It walks you through your key contacts, important documents, funeral and burial/cremation preferences, and "who does what" after you die. You can work through it a bit at a time so it doesn't feel overwhelming.
- Keep your CMS information handy. Make sure your membership details, your chosen funeral home, and any funeral preferences you've recorded are written down and easy to find. Tell your family where this information is kept.

- Use other CMS resources. On our website we have planning tools, checklists, and information about our funeral service providers. These can help you compare options and feel confident you've made good, practical choices.

You don't have to do everything in one weekend. Start with the Ducks in a Row workbook, fill in what you can, and then let your family know what you've done and where to find it. That alone can remove a lot of stress for them when the time comes.

Season's Greetings from the Cooperative Memorial Society

As the year draws to a close, we extend heartfelt thanks to our members, volunteers, funeral service partners, and community supporters across Alberta. Your trust and involvement make it possible for CMS to continue helping families plan ahead with confidence and compassion.

The holiday season reminds us of what truly matters—connection, care, and peace of mind. For many, this is also a season of remembrance. Lighting a candle, sharing a favourite story, or revisiting cherished memories can be a comforting way to honour loved ones who are no longer with us.

If you're setting goals for the new year, take a moment to ensure your end-of-life plans are up to date—your will, personal directive, power of attorney, and funeral preferences. These small acts of preparation can be a lasting gift of love and clarity for your family.

From all of us at CMS, we wish you peace, warmth, and meaningful moments this holiday season. May 2026 bring you good health, hope, and connection.

— The Board, Staff and Volunteers of the Cooperative Memorial Society

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

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