


# Funeral Resource & Reference Guide

A Member Resource from the Cooperative Memorial Society (CMS)

*Serving Albertans since 1966*

Funeral planning requires thoughtful decisions that balance personal values, cultural traditions, and practical needs. At CMS, we strive to make this process easier by offering clear and compassionate guidance on all aspects of end-of-life planning.

# Table of Contents

Preface....4
How CMS Membership Works....5
Joining CMS....5
What a Pre-Arranged Plan Covers....5
How Pricing Is Locked In....6
Recording Your Wishes: The Ducks in a Row Workbook....7
Financial & Practical Planning....9
Help Paying for a Funeral: Alberta's Funeral Benefits Program....9
The CPP Death Benefit....9
Veterans Affairs Canada and the Last Post Fund....9
Workplace Deaths: Workers' Compensation Board Coverage....10
Emergency Responders: The Memorial Grant Program....10
Personal Life and Funeral Insurance....10
Credit Card Balance and Death Coverage....10
CAA Membership Benefits....11
Disposition Choices: Burial and Cremation in Alberta....11
Organ, Tissue & Body Donation....11
Scattering Cremated Remains in Alberta....12
Caskets, Urns & Cemeteries....13
Bringing Your Own Casket or Urn....13
Burial Vaults and Grave Liners....13
The Price of a Funeral: Typical Costs at the Funeral Home....13
Vehicles and Pallbearers....14
Cemetery, Niche, Marker, and Permit Costs....15
Personalizing the Service....15
What Personalization Typically Costs....15
Ideas for Keeping Personalization Costs Low....16
Guides for Religious Funerals....16
A Guide to Non-Religious Funerals, Celebrations of Life & Memorial Services....20
What Makes a Non-Religious Service Different....21
Common Elements....21
Choosing a Venue....21
Working with a Celebrant....21
Tips for Planning....21
Cemeteries in Alberta....22
Who Owns Alberta’s Cemeteries, and How Pricing Works....22
The Cemeteries Act of Alberta....22
Municipal Cemeteries Across Alberta....23
Green or Natural Burial Locations in Alberta....25
The Event....26
Writing a Meaningful Obituary....26
Selecting Meaningful Readings for a Funeral....27
Selecting Music for a Funeral....28
Creating a Memorial Slideshow for a Funeral....29
Including Pets in Funeral Ceremonies....31

Grief and Bereavement Support....32
You Don’t Have to Grieve Alone....32
Taking Care of Yourself....32
Grief Takes Many Forms....32
How to Support Someone Who Is Grieving....32
Cultural Traditions in Grief....33
Support Resources in Alberta....33
Conclusion....34

# Preface

Cooperative Memorial Society has helped Alberta families plan dignified, affordable funerals since 1966. We are a member-owned, not-for-profit cooperative — our purpose is to negotiate fair, transparent pricing with a network of locally owned, independent partner funeral homes across the province, and to make sure every member and their family understands their options, their rights, and the resources available to them, long before those decisions ever need to be made under pressure.

This guide was put together with that purpose in mind. It brings together, in one place, the practical and emotional sides of funeral planning that are too often scattered across many different websites, pamphlets, and phone calls: how to pay for a funeral and what financial benefits may be available; what caskets, urns, cemetery plots, and related services typically cost; how to personalize a service to reflect a life well lived; what religious and non-religious funeral traditions involve; how Alberta cemeteries are owned, priced, and regulated; and how to find support, for yourself or someone you love, while grieving.

You do not need to read this guide cover to cover. It is organized by topic so that you can go directly to whatever question is in front of you today, whether that's understanding the CPP death benefit, choosing between burial and cremation, or simply finding the words to comfort a grieving friend. And while we have done our best to make this guide thorough and current, it is meant to complement, not replace, a conversation with CMS or one of our partner funeral service providers — they can answer questions specific to your circumstances and help put any of this information into action.

Whether you are planning ahead for yourself, supporting a loved one through a difficult decision, or facing an immediate loss, we hope this guide brings some clarity and calm to a process that is rarely easy. We hope this guide serves as a practical resource and source of comfort as you navigate funeral planning, advance care decisions, and loss.



# How CMS Membership Works

CMS is a member-owned, not-for-profit cooperative, which means membership is what unlocks everything else described in this guide: pre-negotiated pricing with our partner funeral homes, help recording your wishes, and a network of people who can guide your family when the time comes. This section explains how joining works, what a pre-arranged plan does and doesn't cover, and how the pricing your membership unlocks stays predictable over time.

## Joining CMS

Membership is a one-time fee of $40 per person ($42 including GST) for a lifetime membership — there are no renewals and no annual dues. You can join online and pay by credit card (a 4% processing fee applies, charged by the payment processor rather than CMS, which keeps dues low for everyone), or by mail with a cheque for $42 sent to Cooperative Memorial Society, PO Box 90084 RPO Airdrie, Airdrie, AB T4B 0A2, which avoids the card-processing fee entirely. Once payment is processed, your membership package is sent by email. If you'd rather speak with someone directly, CMS's Membership Services Coordinator is available Monday, Wednesday, and Thursday from 10:00 a.m. to 3:00 p.m. at 403-248-2044 or 1-800-566-9959, with calls returned within 24 hours on weekdays, sooner if urgent.

Join online: Buy a Membership

*Source: https://www.coopmemorial.org/buy-a-membership.html*

## What a Pre-Arranged Plan Covers

CMS partners exclusively with locally owned, independent funeral homes — not corporate chains — reflecting our cooperative commitment to keeping member dollars and decision-making within Alberta communities.

Membership itself is separate from a funeral plan — joining gives you and your family access to pre-negotiated pricing at any of CMS's partner funeral homes across Alberta, but you (or your family, at time of need) still choose a specific plan with a specific provider. Most partner funeral homes offer a similar core lineup, ranging from Basic Cremation or Basic Burial with no service at all, up to a full funeral with visitation, service, and either burial or cremation, with options such as a private farewell, a green casket, or a choice of holding the funeral before or after cremation, depending on what each partner offers. Plan names, inclusions, and pricing are detailed in this guide's Financial & Practical Planning and Caskets, Urns & Cemeteries sections, and the current price list for each partner is posted on the Funeral Home Partners and Member Plans page of coopmemorial.org.

### *Pre-Arranging: Recording Your Wishes*

CMS strongly encourages every member to select their funeral preferences well in advance — burial or cremation, a specific plan and funeral home, and any personal touches — while there's no urgency and no emotional pressure clouding the decision. This is one of CMS's core priorities, regardless of whether a plan is ever paid for in advance: once you've decided, share that information with your next of kin and your personal representative (executor), so whoever is responsible for carrying out your wishes knows exactly what they are and isn't left guessing during an already difficult time. The Ducks in a Row workbook, described later in this section, is built specifically to help record and share this information.

### *Prepaying: Locking In Pricing*

Recording your preferences is what many people think of when they hear "pre-arranging," but on its own it doesn't lock in a price — that happens only when a plan is paid for in advance through your chosen CMS partner funeral home. Many CMS members who prepay realize significant savings compared with arranging similar services at current market prices, though savings vary depending on the provider, plan selected, and how prices change in the future. Twenty years from now, the actual savings a member sees may look quite different, depending on which plans and providers are in place at that time and the choices made then — but prepaying is what protects against future price increases in a way that simply recording your wishes does not.

*Source: https://www.coopmemorial.org/funeral-home-partners-and-member-plans.html*

These payments aren't simply handed over to the funeral home to spend right away. Under Alberta law, money paid toward a prepaid plan must be held in trust — or backed by an insurance policy — with an authorized trustee until the funds are actually needed, much like a savings account set aside for future use rather than current income for the funeral home. This is part of what protects your prepayment even if the funeral home closes or changes hands before the plan is used.

*Source: https://www.afsrb.ab.ca/public/download/files/230923 (Funeral Services Act, Alberta)*

Prepaying is entirely optional. Your CMS membership unlocks pre-negotiated pricing at any partner funeral home whether or not a plan has been paid for in advance — if no plan exists, your family can still contact a CMS partner at the time of need and receive the same member pricing described above. Recording your wishes, on the other hand, costs nothing and is something CMS recommends to every member regardless of whether they choose to prepay.

Funeral costs have historically increased faster than general inflation, which is one reason some families choose to prepay. Others prefer simply to document their wishes and allow their family to make arrangements when the time comes.

If your circumstances change — you change your mind, or you move somewhere your CMS partner can no longer serve you — you can ask to cash in the plan and have your prepayment returned out of trust. Under Alberta's Funeral Services Act, cancelling within the first 30 days of purchase gets you a full refund. After that, funeral providers may retain an administration fee permitted under Alberta legislation and the terms of the contract, with the remainder refunded to you within 15 days. Members should review their agreement carefully before cancelling. Keep in mind, too, that if you later decide to purchase a new plan, you'll pay whatever price is in effect at that time, which will likely be higher than the price you originally locked in.

*Source: https://www.afsrb.ab.ca/public/download/files/230923 (Funeral Services Act, Alberta; confirm current cancellation terms with your specific funeral home, as some details may vary by provider)*

## How Pricing Is Locked In

CMS negotiates a fixed-rate contract directly with each partner funeral home, typically covering a term of two to three years (current contracts run, for example, from 2026 to 2027, 2026 to 2029, or 2024 to 2026, depending on the provider). For the life of that contract, the price you're quoted as a CMS member is the negotiated co-op rate already agreed to, not a starting point for further negotiation, and it is typically well below what the same funeral home charges the general public. An administration fee of $35 plus GST is collected by the funeral home at the time of arrangement and passed along to CMS to support our non-profit operations; this is the only fee added on top of your chosen plan's price.

Because contracts are periodically renegotiated, it's the agreement in place at the time you actually pay that determines your price — not the contract rate in effect when you simply record your preferences. Recording your wishes in advance is valuable on its own, but it doesn't by itself lock in a rate; only prepaying under a current contract secures that price for the life of the agreement. Current contract terms and plan pricing for each partner funeral home are posted on the Funeral Home Partners and Member Plans page of coopmemorial.org, so you can see exactly how long today's rate is guaranteed to hold before deciding whether to prepay now or wait.

## Recording Your Wishes: The Ducks in a Row Workbook

Many of the choices described throughout this guide — disposition, service details, personalization, even who to notify — are far easier to make calmly and in advance than under the pressure of a recent loss. CMS publishes Ducks in a Row, a dedicated end-of-life planning workbook that brings funeral preferences, estate details, important contacts, and personal wishes together in one organized place, so your loved ones aren't left guessing. It's available as a downloadable, fillable PDF you can complete on your own computer or tablet, a printed binder edition with pre-punched pages available at CMS presentations and trade shows, or a printed copy mailed to you on request. All proceeds support CMS, helping keep membership fees low for everyone.

Order or download the workbook: Ducks in a Row Planning Workbook

*Source: https://www.coopmemorial.org/dir.html*

This guide focuses on funeral and disposition planning rather than estate administration, but CMS does maintain dedicated estate resources for members who need them. The Forms & Resources page on coopmemorial.org includes a free Estate Planning Worksheet, a guide to Estate Administration in Alberta, an Enduring Power of Attorney explainer, and a checklist of critical life and death documents every adult needs, alongside the full Ducks in a Row workbook and dozens of other downloadable checklists and guides.

Estate and planning resources: Forms & Resources

*Source: https://www.coopmemorial.org/forms--resources.html*



# Financial & Practical Planning

## Help Paying for a Funeral: Alberta's Funeral Benefits Program

Alberta's Funeral Benefits program, administered by the Government of Alberta, helps eligible low-income families — including those receiving Income Support or AISH — cover the cost of a funeral, burial, or cremation. Depending on the circumstances, the program can cover the funeral service itself, burial or cremation costs, and the cost of transporting remains between provinces.

As of January 1, 2026, the program covers the actual cost of burial or cremation up to $4,601, the funeral ceremony up to $1,041, embalming up to $781, cemetery fees at actual cost (to a maximum of $3,122 for a columbarium niche or mausoleum crypt), and transportation at $1.13 per kilometre once a body must travel more than 20 km outside the funeral provider's municipality. Approved applicants also receive a 50% reduction on the price of a cemetery burial plot under section 12 of the Cemeteries Act, and the benefit interacts with the CPP death benefit (described below), which is factored into a family's eligible amount.

As part of the application, families are asked to decide on the type of service and provider, choosing between cremation with the remains kept, cremation followed by burial, direct burial, or transport of the remains to another province. Applications are submitted online at funeralbenefits.alberta.ca and are typically processed within 24 to 72 business hours; families can also reach the Health and Funeral Benefits Unit directly at 780-638-4443 or 1-855-638-4443.

*Source: https://www.alberta.ca/funeral-benefits*

## The CPP Death Benefit

In addition to Alberta's Funeral Benefits program, the federal Canada Pension Plan (CPP) death benefit is a one-time, taxable payment available on behalf of most deceased CPP contributors. To qualify, the deceased must have contributed to the CPP for at least one-third of the calendar years in their contributory period (with a minimum of three years), or for at least ten calendar years.

The amount of the CPP Death Benefit and eligibility requirements may change over time. Families should consult Service Canada or visit canada.ca for the most current information.

The executor named in the will (or a court-appointed estate administrator) should apply within 60 days of the date of death, either online through a My Service Canada Account or by mailing a completed Application for a Canada Pension Plan Death Benefit (ISP1200). If no estate exists or the executor has not applied, the benefit may instead be paid, in order of priority, to whoever paid for or is responsible for the funeral expenses, the surviving spouse or common-law partner, or the next of kin. Payment typically takes six to twelve weeks from the date a completed application is received.

*Source: https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html*

## Veterans Affairs Canada and the Last Post Fund

Families of eligible Veterans may qualify for funeral and burial assistance through Veterans Affairs Canada's Funeral and Burial Program, delivered in partnership with the Last Post Fund. This is a needs-based program: it applies when the value of the deceased's estate, and where applicable a surviving

spouse's assets, falls below a set threshold — currently $12,015 for a surviving spouse, plus $700 for each dependant under 18.

Where eligible, the program can pay up to $7,376, plus applicable tax, toward funeral, burial, or cremation costs. Applications must be submitted within one year of the Veteran's death; the Last Post Fund can be reached at 1-800-465-7113 to begin the process.

*Source: https://www.veterans.gc.ca/en/financial-programs-and-services/death-and-bereavement/funeral-and-burial-assistance*

## Workplace Deaths: Workers' Compensation Board Coverage

When a death is work-related, the Workers' Compensation Board (WCB-Alberta) can help cover funeral costs as part of its fatality and survivor benefits. WCB-Alberta pays a portion of the reasonable cost of a burial, cremation, or memorial service, along with the reasonable cost of transporting the worker's body, whether within Alberta or to another province or country. Families of workers who die from a workplace injury or occupational disease should contact WCB-Alberta as soon as possible to begin a claim.

*Source: https://www.wcb.ab.ca/claims/benefits-during-your-claim/fatality-and-survivor-benefits.html (WCB-Alberta: 1-866-922-9221 in Alberta, 1-800-661-9608 outside Alberta)*

## Emergency Responders: The Memorial Grant Program

Families of first responders — including police officers, firefighters, paramedics, and certain other public safety personnel — who die in the line of duty on or after April 1, 2018, may qualify for a one-time, tax-free lump-sum payment of $300,000 through the federal Memorial Grant Program for First Responders. The grant covers deaths from a fatal on-duty injury, an occupational illness primarily attributable to the responder's duties, or suicide connected to a diagnosed, pre-existing operational stress injury.

*Source: https://www.publicsafety.gc.ca/cnt/bt/mmrl-grnt-prgrm/faq-en.aspx*

## Personal Life and Funeral Insurance

Before turning to public programs, it's worth checking whether the deceased held any personal coverage that can help with funeral costs. This can include an individual life insurance policy, group life insurance through an employer or professional association, mortgage life insurance tied to a home loan, or a dedicated funeral (or "final expense") insurance policy designed specifically to cover funeral and burial costs with simplified underwriting and no medical exam.

Funeral insurance policies are offered by many Canadian insurers and are intended to help cover funeral and burial expenses. Coverage amounts, underwriting requirements, waiting periods, and premiums vary by insurer. Families should review existing policies carefully and speak with the insurer directly regarding eligibility and claims.

## Credit Card Balance and Death Coverage

Some credit cards come with optional balance protection insurance (sometimes called credit or payment protection), which a cardholder pays for separately as an add-on. If the cardholder had enrolled and was paying premiums, this coverage can pay off the outstanding card balance in full, up to a set maximum (commonly $25,000 to $50,000), upon the cardholder's death; the insurer pays the bank directly, and the bank applies the payment against the account. Because this coverage is optional, check the

deceased's card statements for a recurring balance-protection premium, or contact the card issuer directly to ask whether a policy was in place.

*Source: https://www.canada.ca/en/financial-consumer-agency/services/credit-cards/balance-insurance.html*

## CAA Membership Benefits

CAA membership does not include a dedicated funeral or death benefit. Benefits and coverage limits vary by CAA club and membership level. Families should review the deceased's membership information and any travel insurance purchased through CAA to determine whether a claim may apply.

## Disposition Choices: Burial and Cremation in Alberta

Under Alberta's Cemeteries Act, burial and cremation (flame-based incineration) are currently the only two legal methods of final disposition in the province, aside from donating one's body to medical science. Newer alternatives — most notably alkaline hydrolysis, often marketed as water cremation or aquamation — are not legal in Alberta. The Alberta Funeral Services Regulatory Board has confirmed that cremation is defined in Alberta law as incineration, so alkaline hydrolysis cannot be offered under that definition, and the Cemeteries Act would need to be amended before it could become available here.

Alkaline hydrolysis is already legal in several other Canadian provinces, including Saskatchewan, Ontario, Quebec, and Newfoundland and Labrador. CMS has raised this question directly with the Government of Alberta; the response we received was that water cremation will only be considered the next time the Cemeteries Act is opened for review, and no date has been set for that review.

*Source: https://www.afsrb.ab.ca/consumer/consumer-news/post/alternative-methods-of-disposition*

The choice between burial and cremation is often shaped by religious or cultural tradition as much as by personal preference. Many faiths have specific requirements or strong preferences regarding disposition, and several of these are described in more detail in the Guides for Religious Funerals section of this guide. Whatever a member's own beliefs, CMS encourages families to honour the wishes the member has expressed, even where those wishes differ from the family's own traditions. If a family cannot agree on how to proceed, or simply wants guidance navigating these decisions, our partner funeral service providers are available to help.

Whichever method a family chooses, CMS membership provides pre-negotiated pricing on a range of plans through our partner funeral homes. Two entry-level options form the foundation: Basic Cremation, a no-frills cremation with no service, and Basic Burial, a no-frills burial with no service. From there, members can add a funeral and other elements — such as a private farewell before cremation, a full funeral service combined with burial, the choice of holding the funeral before or after cremation, or a green/eco-friendly casket — depending on what each partner funeral home offers. Exact plan names, inclusions, and pricing vary slightly by funeral home; current price lists for each CMS partner are posted on the Funeral Home Partners and Member Plans page of coopmemorial.org.

*Source: https://www.coopmemorial.org/funeral-home-partners-and-member-plans.html*

## Organ, Tissue & Body Donation

Donation decisions are separate from, and usually settled before, the disposition choices described above. There are two distinct paths: organ and tissue donation for transplant, which is compatible with a

regular burial or cremation afterward, and whole-body donation for medical education or research, which is its own form of disposition and generally rules out donating individual organs or tissue (apart from the eyes).

To register consent for organ and tissue donation, Albertans 18 and older can sign up through the Alberta Organ and Tissue Donation Registry at myhealth.alberta.ca, at any registry agent office, by signing (with a witness) the back of an older-style Alberta Personal Health Card, or by saying yes when getting or renewing a driver's licence. At the time of death, the healthcare team determines medical eligibility and discusses donation with the family; family consent is still required regardless of registration status, and the family can choose which specific organs or tissues are donated and for what purpose — transplant, research, or education. There is no cost to the donor's family, as the program covers associated expenses, and registering does not guarantee that donation will ultimately proceed. Because of this, CMS encourages members to discuss their wishes with family directly, in addition to registering.

*Source: https://myhealth.alberta.ca/Health/pages/conditions.aspx?hwid=abl0474 (or call the Alberta Organ and Tissue Donation Registry at 1-780-422-9657)*

For whole-body donation, Alberta has two anatomical gift programs: the Anatomical Gifts Program at the University of Alberta in Edmonton, and the Body Donation Program at the University of Calgary's Cumming School of Medicine. Both ask you to register directly with the program in advance; in return, you receive a confirmation letter and a registration card with a 24-hour notification line for your family to call at the time of death, after which a brief screening confirms eligibility. For accepted donations, the receiving university covers the cost of transporting the body, along with eventual cremation and interment of the remains — for example, the University of Calgary's program inters remains in a dedicated university plot at Queen's Park Cemetery.

*Source: https://cumming.ucalgary.ca/body-donation-program (University of Alberta's Anatomical Gifts Program can be reached through the Department of Surgery's Division of Anatomy)*

If you've registered for organ, tissue, or body donation, let your CMS partner funeral home know in advance — they can help coordinate timing between a donation and any funeral or memorial service you've planned.

## Scattering Cremated Remains in Alberta

Families who choose cremation often ask whether ashes can be scattered on public land in Alberta. According to guidance from Alberta Environment and Parks, scattering cremated remains is not prohibited under the Public Lands Act, the Public Lands Administrative Regulation, the Water Act, or the Water Regulation, and no permission is required to scatter on vacant public land — though permission from the relevant disposition holder is needed if the land has been leased or allocated for another use, and additional rules may apply within Alberta Parks and Protected Areas.

The guidance recommends: fully pulverizing the remains beforehand; ensuring they are completely dispersed with no visible remnants left behind; using only biodegradable containers, with no markers, plants, or decorations left at the site; avoiding developed or high-activity areas; avoiding concentrated deposits in one spot; ensuring any accompanying ceremony does not impede other users of the land; and avoiding drinking-water intakes and public swimming areas. This guidance does not replace or override any applicable federal or municipal law.

*Source: Alberta Environment and Protected Areas – Administrative Procedure: Scattering Cremated Remains (2019)*

# Caskets, Urns & Cemeteries

Alberta municipalities offer a range of burial options through their local cemeteries.

## Bringing Your Own Casket or Urn

Alberta law gives families the right to bring their own casket or urn — whether purchased or handmade — rather than buying one through a funeral home, and funeral homes are not permitted to charge an extra fee simply for using a container you supply. Any casket or urn you provide must still meet the specifications set out in the Public Health Act, which generally requires that it be strong enough to be handled safely, properly sealed, and rigid enough to maintain its shape. Cemeteries may also have their own rules around size or materials, so it's worth confirming requirements with the cemetery in advance. If cremation is planned, the container must be fully combustible, with no metal, plastic, or fiberglass components.

CMS recommends consulting with your chosen funeral home, checking the relevant cemetery's rules, and reviewing the Public Health Act requirements before finalizing your own casket or urn — doing so can allow for a more personal, and often more affordable and environmentally friendly, choice.

*Source: https://www.coopmemorial.org/uploads/1/0/2/5/10254188/bringing_your_own_casket_or_urn_in_alberta.pdf*

## Burial Vaults and Grave Liners

Many cemeteries require a grave liner or burial vault — a concrete or other rigid container placed in the ground around the casket — to prevent the soil above the grave from settling or collapsing over time. A grave liner typically covers only the top and sides of the casket and allows some groundwater drainage, while a burial vault fully encloses the casket on all six sides and is sealed against moisture; vaults generally offer more protection than liners and cost more as a result.

Whether a vault or liner is required, and which type is acceptable, is set by each cemetery's own bylaws rather than by a single province-wide rule. Calgary's municipal cemeteries, for example, do not require a vault or liner for a casket burial, while other Alberta municipalities require one for every full casket burial. Most designated green or natural burial sections — including those described elsewhere in this guide — do not permit a concrete vault or liner at all, since unimpeded decomposition is part of the purpose of a green burial. Because requirements and costs vary so widely, it's worth asking the specific cemetery directly, before finalizing arrangements, whether a vault or liner is required and what it will cost.

*Source: https://www.calgary.ca/parks/cemeteries/casket-burial.html (other Alberta municipalities, such as St. Albert, do require a vault or liner for casket burials — confirm requirements with your specific cemetery)*

## The Price of a Funeral: Typical Costs at the Funeral Home

Funeral costs vary enormously depending on the choices a family makes, but understanding the major cost categories in advance can make the process far less overwhelming. As a general benchmark, the average funeral involving cremation in Alberta runs roughly $4,000 to $12,000, while a direct cremation with no service can cost as little as $1,000 to $3,500. A traditional funeral that includes burial typically lands toward the higher end of that range, or above it, once a casket, cemetery plot, and grave marker are added on top of the funeral home's own charges.

It's worth noting that the lowest-cost cremation providers on the market tend to offer only a very basic, no-frills service and often charge extra for anything beyond it; many operate without a formal funeral home facility to keep their costs down, and some have a track record of not staying in business for very long. CMS's Basic Cremation plan is priced slightly higher than the cheapest providers on the open market, but it is offered through funeral homes that CMS has vetted for stability and professionalism, so members get a more economical and dependable option overall, with the assurance that the member and their family will be treated with the dignity they deserve.

Because CMS members have access to pre-negotiated, itemized pricing, it's most useful to see what the major line items actually cost under a real CMS partner plan rather than relying on general market guesses. As one current example, McInnis & Holloway's 2026–2027 CMS plans (serving Calgary and area) break a funeral down into: a professional fee, which covers the funeral director's arrangement, coordination, and paperwork (ranging from about $545 for a basic cremation up to roughly $2,910 for a full funeral service); a facility and equipment fee covering use of the funeral home's care centre and chapel (roughly $295 to $1,490 depending on the plan); a vehicle fee (roughly $195 to $525); and, for cremation plans, a flat cremation fee of $625. A small Alberta Funeral Services Regulatory Board fee ($10) and CMS administration fee ($35) are added to every plan. Caskets and cremation containers are priced separately from these base fees, and the range is wide: cremation containers start at $315 for a simple cremation tray, while caskets for a full burial range from about $1,495 for an entry-level model to $3,580 (or up to roughly $4,050 for a green/biodegradable casket) for higher-end choices — or no cost at all if a family supplies their own, as described above. Taken together, base plan prices (before casket or container) on these CMS plans range from about $1,705 for Basic Cremation up to about $5,595 for a full visitation, funeral service, and cremation.

These figures are specific to one CMS partner funeral home as of the 2026–2027 plan year, and pricing differs by partner and by region; members should check the current price list for their own chosen CMS partner funeral home on the Funeral Home Partners and Member Plans page of coopmemorial.org. CMS members should also feel free to ask their funeral director for a full, itemized General Price List, which Canadian funeral homes are expected to provide on request, so every cost can be reviewed and confirmed before committing to a plan.

*Source: https://www.coopmemorial.org/2026-2027-mcinnis--holloway-plans.html (figures shown are from one CMS partner's 2026–2027 plans as a real-world example — see coopmemorial.org's Funeral Home Partners and Member Plans page for your own funeral home's current pricing)*

Funeral homes are encouraged to provide families with a clear, itemized price quotation before arrangements are finalized.

## Vehicles and Pallbearers

Transportation is another common line item. Funeral homes typically charge separately for use of a hearse to carry the casket, and for a limousine or family car to transport immediate family to the service or cemetery. Hearse service commonly ranges from $300 to $600, while limousines or family vehicles may range from $200 to $400 depending on location and distance travelled.

If a family does not have enough able-bodied friends or relatives to serve as pallbearers, most funeral homes can arrange and supply pallbearers on the family's behalf. This is typically billed as a cash-advance item — the funeral home pays the pallbearers directly and passes the cost on to the family — and the fee varies by funeral home, so it's worth asking about in advance if it may be needed.

Funeral transportation fees vary by provider and location. Members should request an itemized quotation from the funeral home they are considering.

### Cemetery, Niche, Marker, and Permit Costs

Cemetery and third-party costs are separate from, and in addition to, anything charged by the funeral home, and they vary enormously from one municipality and cemetery to the next. As one concrete, publicly posted example, the City of Calgary's municipal cemeteries charge roughly $4,000 to $10,600 for a casket burial plot (depending on section and whether a foundation is included), $2,800 to $3,900 for a cremated-remains burial plot, and $3,950 to over $24,000 for a mausoleum or columbarium niche depending on type and number of spaces. Separate from the cost of the plot or niche itself, Calgary charges an interment (opening and closing) fee of roughly $2,060 for an adult casket burial or $580 to $590 for cremated remains, plus a one-time monument permission fee of $225 and an installation fee of around $450 for a flat grave marker.

Burial vaults and grave liners, discussed above, are typically priced and billed separately again, on top of the plot and opening/closing fees, when a cemetery requires one. By contrast, there is no provincial fee for the Burial/Disposition Permit itself, which must be obtained before any disposition can take place — though families should still expect smaller documentation costs along the way, such as roughly $20 per death certificate ordered through a registry agent, plus that agent's service fee. Because cemetery and marker pricing differs so much by location, members should request an itemized price list directly from the specific cemetery they are considering.

*Source: https://www.calgary.ca/parks/cemeteries/price-list.html (Calgary figures are shown as one real example only — other Alberta municipalities set their own, often different, fees; see also alberta.ca/permit-for-the-burial-cremation-or-other-disposition-of-a-human-body, which confirms the permit itself carries no fee)*

## Personalizing the Service

Many families find comfort in tailoring the service to reflect their loved one’s life. This might include selecting readings, choosing meaningful music, incorporating religious or cultural traditions, creating a memorial slideshow, writing a meaningful obituary, or even finding ways to honour a cherished pet. Detailed guidance on each of these is provided in The Event section, later in this guide.

### What Personalization Typically Costs

Most personalization touches are optional add-ons that sit outside CMS's base funeral plan pricing, so it's worth knowing typical ranges before deciding what to include. A professionally produced memorial slideshow or tribute video commonly runs $150 to $1,200 depending on length and complexity, while creating one yourself with free or low-cost software costs nothing but time. Hiring a live vocalist or musician for the service typically runs $100 to $400, depending on experience and the number of songs performed. Printed programs or orders of service generally cost $1 to $5 per copy, depending on paper quality and design. Floral tributes vary widely by type: a casket spray or large standing spray commonly runs $150 to $600, a wreath $100 to $300, and a simple bouquet $30 to $130.

Costs shown are approximate Canadian and North American benchmarks and may vary significantly depending on the provider, region, and level of customization requested.

### Ideas for Keeping Personalization Costs Low

- Create a memorial slideshow yourself using free or inexpensive software, rather than paying a production studio, especially if a family member is comfortable with basic photo or video editing.
- Ask a family member or friend with musical talent to sing or play a piece that mattered to your loved one, or build a curated playlist instead of hiring a professional musician or vocalist.
- Choose simpler or in-season floral arrangements, or ask attendees to each bring a single flower to create one shared arrangement, rather than ordering a large casket spray or standing display.
- Keep printed programs simple — a single page is often enough — or design and print them at home rather than ordering a custom multi-page booklet.
- Write a complete, free obituary for online posting and a short, paid abbreviated version for the newspaper that points readers to it, as described in Writing a Meaningful Obituary, later in this guide, to reduce print costs.
- Ask your CMS partner funeral home what's already included in your plan — some personalization touches, such as basic printed programs, are sometimes bundled in at no extra charge.

## Guides for Religious Funerals

When a death occurs, religion and culture often provide the framework for the rituals and traditions that are observed. Funeral practices vary significantly among families, congregations, and cultures. The summaries below describe common traditions associated with several faiths but are not intended to represent every interpretation or practice. Families are encouraged to consult their own clergy, spiritual leader, or cultural community for guidance.

#### *Anglican Funerals*

Anglican funeral traditions are rooted in the belief that the deceased's eternal fate is tied to their faith in Jesus Christ. Families are encouraged to contact a priest as soon as possible, as clergy are typically heavily involved in planning the service alongside the family. Whether to hold a viewing, and in what format, is left entirely to the family's discretion. Cremation is accepted and may take place before or after the funeral service, and embalming is acceptable and often arranged when a viewing is planned. The funeral itself is usually held within two to three days of death, at a church, funeral home, or cemetery chapel, and may include Holy Communion, scripture readings led by the priest, and hymns or eulogies offered by family and friends. Guests typically attend the interment, where the priest recites prayers committing the body or remains to the earth.

#### *Baptist Funerals*

Baptist tradition holds that faith in Jesus Christ leads to salvation, and funeral services can take one of two forms: a joyful celebration of the deceased's entry into Heaven, or a more solemn reflection on the power of God. A priest or pastor is contacted as soon as possible and can help guide the family toward an appropriate funeral home. Cremation is accepted and may occur before or after the service, with the body not required to be present, and embalming is acceptable and often expected given the tradition of viewings. Services are usually held within three to five days, with burials generally avoided on Sundays and major holidays, though scheduling remains flexible. Because Baptist congregations are

independently structured, practices can vary meaningfully from one church to the next. Non-Baptist guests are welcome and encouraged to participate, though they would not take Communion, and eulogies are typically delivered by family members.

### *Buddhist Funerals*

Buddhist funeral traditions are shaped by the belief in reincarnation, and ceremonies tend to be simple, taking place at a home, funeral home, or temple. A monk usually officiates, though a minister or priest may be involved if the family blends Buddhist and Christian practices. There are no strict formal requirements: the service may include prayer, meditation, and sometimes a sermon or eulogies. During the wake, a portrait of the deceased often serves as the centrepiece of an altar surrounded by candles, flowers, fruit, incense, and an image of the Buddha. Cremation is generally favoured, although embalming is permitted, and there is no fixed timeframe within which the funeral must occur. On the morning of the cremation or burial, funeral rites are performed and verses are chanted, sometimes with monks officiating. Organ donation and autopsies are permitted, though many families prefer to wait three to four days before an autopsy to allow the soul to depart. Visitors are expected to maintain a quiet, respectful demeanor throughout.

### *Catholic Funerals*

A Catholic funeral is regarded as an act of worship and thanksgiving that offers hope and consolation to those who are grieving. While the Funeral Liturgy follows set ritual forms, there is flexibility in the choice of readings, music, and the sharing of memories. Any Catholic, including those who were not actively practicing, may have a Catholic funeral, and non-Catholics may also have one if requested by the family; those who died by suicide are likewise entitled to a Catholic funeral, and rites exist for miscarried or stillborn babies. Alberta law requires that a death be registered within five days. Families typically begin by contacting their parish priest, who may be assisted by a deacon or a Lay Funeral Minister or Funeral Assistant, while a funeral director coordinates logistics with everyone involved. The decision between burial and cremation is usually the first major choice a family needs to make.

### *Hindu Funerals*

Hindu funeral traditions reflect the belief in reincarnation, and cremation is the norm rather than the exception. The process typically unfolds in three parts: a wake or funeral held at home, the cremation ceremony itself (known as mukhagni), and a shraddha ceremony held roughly ten days later. The funeral is usually held within a day or two of death, and guests do not bring gifts or flowers. A Hindu priest leads chants and mantras throughout, while the eldest son traditionally presides over the cremation under the priest's guidance; most licensed crematories in North America permit an onsite ceremony. Because the timeframe is short, embalming is not typically needed, and the casket is left open. Guests are asked to dress in white rather than black, in conservative clothing, though a head covering is not required. After the cremation, the family often holds a reception at home, sometimes limited to family members. Non-Hindu guests are welcome to sit quietly and may join in the chanting, but traditionally do not take part in the mukhagni itself, which is reserved for men. It is customary to visit the family during the ten-day mourning period bearing gifts of fruit, while the shraddha ceremony itself is by invitation only.

### *Muslim (Islamic) Funerals*

In Islamic tradition, death is understood as a transition to the afterlife, with the deceased's deeds determining their destination. As death approaches, the dying person is encouraged to recite the Shahadah, the Islamic declaration of faith, and at the moment of death the eyes and jaw are closed, the body is covered, and prayers are offered seeking forgiveness; an Imam is contacted right away. The

funeral is a communal event built around group prayers that typically last thirty to sixty minutes, and burial takes place as soon as possible, without a viewing, wake, or visitation period. Cremation is not permitted under any circumstances, reflecting the belief in bodily resurrection, and embalming is likewise not allowed except where legally required; autopsies are discouraged because they are seen as a desecration that delays burial. The body is washed an odd number of times, usually three, by close family members of the same gender — a spouse may wash a spouse — and is then wrapped in three white sheets and positioned as if praying. The funeral prayer is held at a mosque, with the body and attendees facing Mecca and organized into separate lines for men, women, and children, followed by a procession to the burial site. There, the grave is positioned perpendicular to Mecca with the body facing that direction, and a layer of wood or stones is placed over the body before the grave is filled with soil; each mourner contributes three handfuls of soil, and a marker is placed only after the grave has been filled. Loud wailing, extreme displays of grief, and photography during prayers are discouraged out of respect. Flowers are sent to the family home after the burial rather than to the funeral itself, and a forty-day mourning period follows, during which the community typically brings food for the first three days.

### *Jehovah's Witness Funerals*

Jehovah's Witnesses believe that death is a total cessation of existence rather than a passage to an immortal soul, understood as a consequence of humanity's broken relationship with God that will ultimately be reversed. Members are encouraged to record their funeral wishes in writing in advance, and the family follows those instructions closely. The body is often present at the service, which is usually held within about a week at a Kingdom Hall and led by a Congregation Elder; services tend to be brief, typically fifteen to thirty minutes. Cremation is permissible, and embalming is acceptable when an open casket is planned. Following the service, the family proceeds to a crematorium or cemetery for burial or a graveside service.

### *Preparing a Shiva*

Shiva is the first and most structured period of Jewish mourning, observed by the immediate family of the deceased — spouse, child, parent, or sibling — for seven days following the burial (the word “shiva” means “seven” in Hebrew). Its purpose is to surround mourners with comfort and community: throughout the week, friends and family gather at the mourner's home to offer condolences and support, with specific customs varying somewhat between Jewish communities. Beyond its social purpose, the structure that shiva imposes is also considered psychologically valuable, giving mourners a gradual, guided process for working through loss rather than facing it without any framework. Families planning a shiva typically designate a home, arrange for visitors to be received over several days, and coordinate meals and prayer services, often with the help of a shiva coordinator or close friends.

### *Jewish Funerals*

Jewish funerals are traditionally simple and unadorned, with no viewing and a closed casket throughout. Members of the chevra kadisha, a volunteer burial society, sit with the body and recite psalms until burial takes place, which Jewish law calls for within twenty-four hours, though this is often extended outside Orthodox practice and never occurs on the Sabbath or major holidays. The body is ritually washed by chevra kadisha members of the same gender and dressed in a white linen shroud; men are typically wrapped in a tallit, and some also wear a kittel. Music and flowers are generally avoided, and the service blends Hebrew and English; a rabbi often gives brief explanations but is not required, since any Jewish person may lead the service.

Attendees are expected to dress modestly and in dark, respectful clothing, with a head covering for men and, in many communities, for women as well. Immediate family wear a torn black ribbon, called kriah, symbolizing grief, through the seven-day shiva period that follows (often shortened to one or two days today), during which mourners traditionally sit without shoes on low chairs and receive visitors who bring kosher food. A thirty-day mourning period called shloshim follows shiva, during which men traditionally do not cut their hair or shave. Caskets are simple, unadorned wood with no metal, and embalming is not practiced; family members help fill the grave with earth, and stones rather than flowers are placed on the headstone. Most Jewish families avoid cremation, a practice strongly associated with the Holocaust. It is customary to wash one's hands before leaving the cemetery and to cover mirrors at home following the funeral; roughly a year later, an unveiling ceremony formally reveals the headstone.

### *Lutheran Funerals*

Lutheran tradition holds that entry into Heaven is determined by faith alone rather than by one's actions in life. A priest or pastor is contacted as death approaches and works with the family to plan the funeral, and the body is washed and prepared according to the family's wishes. Cremation is accepted and does not interfere with a traditional funeral, and embalming is accepted and generally expected if a viewing is planned. The service, held in a church with the body or remains present, typically includes readings from the Old and New Testaments, the Gospels, the Apostles' Creed, the Lord's Prayer, and hymns, and Holy Communion may also be offered. The casket or urn is often closed and covered with a white pall symbolizing equality before God. Eulogies are not required, since salvation is understood to come through grace rather than deeds, but families often choose to include one regardless.

### *Pentecostal Funerals*

Pentecostal funeral traditions share much in common with evangelical Christianity more broadly, including a literal interpretation of the Bible and the belief that eternal life in Heaven or Hell depends on accepting salvation. A priest or pastor is contacted to help plan the service and can recommend funeral homes, and cremation is accepted, with embalming arranged when a viewing is planned. Families often choose the deceased's favourite hymns or songs for the service, which typically runs thirty to ninety minutes or longer and is led by a minister or priest, incorporating readings, prayers, hymns, and songs. A brief viewing sometimes follows the prayers, with the family viewing the body first, and a Benediction may be given either at the service or later at the cemetery.

### *Presbyterian Funerals*

Presbyterian tradition emphasizes salvation through God's grace and faith in Jesus Christ; funeral services focus on worship, thanksgiving, and comfort for those who are grieving. A pastor is notified as death approaches and helps the family plan the service. Cremation is not widely supported within the tradition, which favours intact burial; embalming is not religiously required, but it is generally considered necessary when a viewing is planned. An optional viewing may be held before the service, with eulogies typically offered there rather than during the funeral itself. The service includes prayers, readings from the Bible, and hymns, though Holy Communion is not typically celebrated. If present, the casket is covered with a white pall symbolizing baptism and equality before God. Afterward, a brief graveside service is led by the pastor, who offers a blessing as the body is committed to the earth.

### *Protestant Christian Funerals*

Protestant Christian funerals can range from entirely traditional to highly personalized, but they generally centre on celebrating the deceased's life and on the hope and reassurance that comes with

their faith. Services are usually held in a church or funeral home chapel, and a viewing or visitation may take place the day before the service, immediately before it, or both, with an open or closed casket, urn, or photographs depending on the family's wishes. The service itself may be led by a minister, a trained celebrant, or a family member, and typically includes songs of faith and hope, a eulogy, scripture readings, and prayers; many services now also include an open-mic period for attendees to share their own memories. The ceremony may conclude at the church or continue at the cemetery or another gathering space, often followed by an informal reception for food and reminiscing, and the overall tone can range from solemn to celebratory depending on the family's preference.

Families personalizing a Protestant service often choose a meaningful location, request charitable donations in lieu of flowers, give mementos tied to a favourite flower, include favourite poems, songs, or instrumental music, and set aside time for attendees to share memories aloud.

### *Sikh Funerals*

Sikh tradition holds that the soul undergoes transmigration, with the ultimate goal of uniting with Waheguru through good deeds, right conduct, and divine grace. The funeral, called Antam Sanskaar, or the “last rite of passage,” is framed as a celebration rather than simply a loss, and arrangements typically begin immediately after death. The body is bathed and dressed, and the Five Kakaars — unshorn hair (kesh), a wooden comb (kangha), cotton undergarments (kachhera), an iron bracelet (karha), and a ceremonial sword (kirpan) — are never removed, and hair is not cut, even for Sikhs who are not formally initiated, in keeping with family wishes. The body may be surrounded with flowers, and an open casket is possible depending on family custom.

The format can vary: some families hold a pre-cremation service followed by cremation and a gurdwara service, while others hold only a brief prayer service before cremation. Recitations typically include the Ardas, along with Japji and Kirtan Sohila, and services may be held at home, at a gurdwara, outdoors, or at the crematorium itself. Cremation is strongly preferred, though burial is acceptable if circumstances prevent it, and there is no ritualized mourning period, candle-lighting, or other superstitious practice; ashes are typically buried or scattered, often in flowing water, with no monument or marker raised over the remains. A continuous reading of the entire Sri Guru Granth Sahib begins on the day of death, either completed over three continuous days (Akhand Paatth) or spread over a longer period of roughly ten days or more; if the funeral itself is delayed, a same-day completion ceremony called Bhog paona is held after the cremation. Non-Sikh guests attending a service are expected to remain respectfully quiet and follow the lead of the congregation, dress modestly in subdued colours, wear a head covering — a cap or hat for men, a headscarf for women — and remove their shoes before entering a gurdwara or home.

## A Guide to Non-Religious Funerals, Celebrations of Life & Memorial Services

Non-religious funerals have become increasingly common as Alberta’s communities grow more diverse. These services are typically held when the person who died had no religious affiliation during their lifetime, or had specifically chosen not to have a religious funeral. Because there is no single tradition to draw from, a non-religious service is usually shaped collaboratively by the family and a funeral director or celebrant, built around what they believe the person wanted, or would have wanted, for their farewell.

## What Makes a Non-Religious Service Different

A secular or humanist service is not intended to replace a religious funeral. Rather, it offers families another meaningful way to honour a life lived and to gather in remembrance. It does not rely on scripture, prayer, or doctrine as its backbone; instead, it leans on what is universal to everyone in the room: love, memory, gratitude, humour, and the ache of missing someone. Because there are no fixed customs to follow, families have complete freedom to shape the ceremony around the person's actual life and personality rather than a prescribed script.

## Common Elements

Most non-religious services follow a loose structure that families can adapt freely:

- A welcome that names why everyone has gathered and sets the tone for the service.
- Music that reflects the person's tastes or the mood the family wants to create.
- A eulogy or several short tributes from family and friends, sharing stories and memories.
- Readings drawn from poetry, literature, personal letters, or favourite passages — with no restriction on source.
- Symbolic moments, such as lighting candles, releasing or planting something living, sharing a toast, or a moment of silence.
- A closing that offers comfort and a sense of what comes next, whether that is a reception, a gathering, or simply time together.

## Choosing a Venue

Non-religious services can take place almost anywhere except a dedicated place of worship: a funeral home chapel, a community hall, a favourite park or garden, a family backyard, or a reception room at a hotel or restaurant. Crematoria and cemetery chapels are also popular, non-denominational choices, as are natural settings for families considering a green burial.

## Working with a Celebrant

Many families choose to work with a funeral celebrant rather than a member of clergy. A good celebrant doesn't simply read from a template — they interview the family ahead of time, listen for what mattered most about the person, and shape that material into a ceremony that feels true to who they were. Your CMS-affiliated funeral home can help connect you with a celebrant experienced in non-religious services. Our funeral service providers also have their own celebrants, who can arrange both religious and non-religious events. It's important to be clear with your funeral home about your expectations and requirements; if they are unable to deliver exactly what you're looking for, they will work with you to find someone who can. CMS also maintains a listing of an independent celebrant who is not affiliated with our funeral service providers; you can find this referral on the People & Services to Help page of our website, under Memorial Services.

## Tips for Planning

- Start with the person, not the format. Ask what they valued, loved, and stood for, and let that guide every other decision.

- There is no wrong length or structure. Some families want a brief, quiet gathering; others want a celebration with music, stories, and laughter that runs much longer than a traditional service.
- Involve the people who knew them best. Asking two or three close friends or family members to each speak briefly often creates a fuller picture than a single eulogy.
- Consider a hybrid approach. Many non-religious services still include one or two readings or hymns with personal significance, even without an overarching religious framework.

# Cemeteries in Alberta

There are a number of cemetery providers in Alberta, from local government to privately-owned companies and religious organizations. In keeping with our mandate to provide our members with lower cost funeral options and plans, we list only the municipal cemeteries with information available to us. If you are looking for an alternative location, please consult with one of our service providers.

## Who Owns Alberta's Cemeteries, and How Pricing Works

Under Alberta law, a cemetery can only be established by a religious organization, a religious auxiliary, or a municipality — private, for-profit ownership of a new cemetery site is not permitted, although existing cemetery companies that pre-date current rules may continue to operate. This is why the vast majority of burial grounds in the province are run either by a city or county parks department, or by a church, diocese, or religious society.

Pricing is set independently by each owner and varies considerably by location, plot type (standard ground burial, cremation plot, niche in a columbarium, or mausoleum crypt), and, in many municipalities, by whether the purchaser is a resident of that city or county. Most municipal cemeteries publish a fee schedule covering the plot itself, interment (opening and closing) fees, and a mandatory perpetual care contribution. Because these fees are set locally and reviewed periodically by municipal council, CMS recommends contacting the cemetery directly, or checking the municipality's website, for current pricing before making a purchase.

Every cemetery, columbarium, and mausoleum that collects a perpetual care fee is required to hold those funds in trust, separate from its operating accounts. Only the **income** earned on the trust, not the principal, may be spent on the ongoing care and maintenance of the grounds. This structure is meant to guarantee that a cemetery can be maintained indefinitely, even long after it stops selling new plots.

## The Cemeteries Act of Alberta

Cemeteries in Alberta are governed by the **Cemeteries Act** (Revised Statutes of Alberta 2000, Chapter C-3) and its associated **General Regulation** (Alberta Regulation 249/1998). Together, these set out the rules for establishing, operating, and eventually closing a cemetery, columbarium, or mausoleum in the province.

### *Learn More About Alberta Cemetery Legislation*

Members wishing to review Alberta cemetery legislation can consult:

- Alberta Open Government Program – Cemeteries Act
- CanLII – searchable version of the Cemeteries Act

- King's Printer – official PDF copy of Alberta legislation
- Alberta Cemetery Owners and Operators Guidelines

A few key points from the Act that CMS members commonly ask about:

- Who may own a cemetery: only a religious organization, a religious auxiliary, or a municipality may establish a new cemetery, columbarium, or mausoleum in Alberta.
- Perpetual care: the Act defines "perpetual care" as the ongoing preservation and maintenance, in perpetuity, of plots, monuments, and grounds. Owners must collect a perpetual care fee and hold it in trust.
- Plot ownership: when you purchase a plot, you are buying the exclusive right of interment in that space, not the underlying land itself, which remains with the cemetery owner.
- Exemption from seizure: burial plots and the remains interred in them are protected from seizure and are exempt from the Land Titles Act, meaning a grave cannot be repossessed as part of a debt or estate dispute.
- Indigent and veterans' plots: the Act requires provisions for the burial of indigent persons and addresses plots for veterans.
- Oversight: the Director of Cemeteries, within Service Alberta and Red Tape Reduction, administers registrations and has the authority to inspect any cemetery, columbarium, or mausoleum site. The Alberta Funeral Services Regulatory Board (AFSRB) also plays a role in regulating funeral-related services and pre-need contracts.

This summary is provided for general information only and is not legal advice. For questions about a specific situation, members should consult the Act directly or speak with a lawyer.

## Municipal Cemeteries Across Alberta

The table below lists municipal cemeteries with publicly available contact information, organized by city or town. This list is updated as new information becomes available — if you represent a municipal cemetery and would like your information included, please contact CMS.

| City / Town | Cemetery | Address | Contact |
|---|---|---|---|
| Bowden | Bowden Cemetery ↗ | 210 - 20 Ave. (Box 773), Bowden, AB T0M 1N0 | 403-224-3395 |
| Calgary | Burnsland Cemetery ↗ | Cemetery Rd. & Spiller Rd. SE | 403-221-3660 |
| Calgary | Chinese Cemetery ↗ | Macleod Trail SW & 31 Ave. SW | 403-221-3660 |
| Calgary | Prairie Sky Cemetery ↗ | 12800 100 Street SE | 403-221-3660 |
| Calgary | Queen's Park Cemetery & Mausoleum ↗ | 3219 4 Street NW | 403-221-3660 |
| Calgary | St. Mary's & Pioneer | Erlton St. SW & 32 Ave. | 403-221-3660 |

| City / Town | Cemetery | Address | Contact |
|---|---|---|---|
| | Cemetery ↗ | SW | |
| Calgary | Union Cemetery ↗ | Cemetery Rd. & Spiller Rd. SE | 403-221-3660 |
| Calgary | North Calgary Regional Cemetery (planning phase) ↗ | Future site, north central Calgary | 403-221-3660 |
| Camrose | Valleyview Cemetery ↗ | 4205 - 53 Street | 780-672-9195 |
| Drumheller | Drumheller Municipal Cemetery ↗ | 900 S Railway Ave, T0J 0Y0 | 403-823-1302 |
| Edmonton | South Haven Cemetery ↗ | 5004 Meridian Street | 780-442-0974 |
| Edmonton | Mount Pleasant Cemetery ↗ | 5420 106 Street | 780-442-0974 |
| Edmonton | Little Mountain Cemetery ↗ | 16025 54 Street | 780-442-0974 |
| Edmonton | Clover Bar Cemetery ↗ | 2025 Yellowhead Trail NE | 780-442-0974 |
| Edmonton | Beechmount Cemetery ↗ | 12420-104 Street | 780-496-6983 |
| Edmonton | Edmonton Cemetery ↗ | 11820 107 Avenue | 780-442-0974 |
| Edmonton | Northern Lights Cemetery (Aurora Gardens green burial) ↗ | 15203 Campbell Road | 780-442-0974 |
| Fort McMurray | Pioneer Cemetery (downtown) ↗ | 91 Biggs Ave. | 780-743-7000 / 1-800-973-9663 |
| Fort McMurray | Highview Cemetery (Abasand) ↗ | 589 Athabasca Ave. | 780-743-7000 / 1-800-973-9663 |
| Fort McMurray | Woodlawn Cemetery (Wood Buffalo) ↗ | 1000 Real Martin Dr. | 780-743-7000 / 1-800-973-9663 |
| Fort McMurray | Fort Chipewyan Cemetery (new 2023) ↗ | 1.4 km north of Henry Drive | 780-743-7000 / 1-800-973-9663 |
| Fort McMurray | Anzac Cemetery (rural) ↗ | 200 Cheecham Dr. | 780-743-7000 / 1-800-973-9663 |
| Fort Saskatchewan | Fort Saskatchewan Cemetery ↗ | 11090 86 Avenue | 780-992-6248 |
| Grande Prairie | City of Grande Prairie Cemetery ↗ | 11101 84 Ave, Grande Prairie, AB T8V 6H2 | 780-538-0300 |

| City / Town | Cemetery | Address | Contact |
|---|---|---|---|
| Hanna | Hanna Municipal Cemetery ↗ | North of Hanna on Pioneer Trail | 403-854-4433 |
| Leduc | Leduc Cemeteries (East & West) ↗ | East: 6107 - 43 Street / West: 6108 - 43 Street | 780-980-7177 |
| Lethbridge | Archmount Cemetery ↗ | 2650 Westside Drive | 403-320-3008 |
| Lethbridge | Mountain View Cemetery ↗ | 1210 Scenic Drive South | 403-320-3008 |
| Lethbridge | Royal View Memorial (incl. Grasslands Green Burial) ↗ | 5920 13 St. North | 403-320-3008 |
| Lethbridge | St. Patrick's Cemetery ↗ | 525 6th Avenue North | 403-320-3008 |
| Medicine Hat | Hillside Municipal Cemetery ↗ | Highway 3 & 10 Ave. SW | 403-529-8387 |
| Red Deer | Alto Reste Cemetery ↗ | 26575 AB-11, Red Deer, AB T4E 1B7 | 403-342-8303 |
| Red Deer | Red Deer Cemetery ↗ | 3830 55 St (north of Michener Centre), Red Deer, AB T4P 0J9 | 403-342-8303 |
| St. Albert | St. Albert Municipal Cemetery ↗ | 25116 Poundmaker Rd, St. Albert, AB | 780-459-1500 |
| Taber | Taber Memorial Gardens ↗ | West side of 50th Street, ~1 mile north of 64th Ave. | 403-223-5500 |
| Westlock | Halach, Shoal Creek, Tawatinaw & Pickardville Cemeteries | 9503 96 Ave, Westlock, AB T7P 1Y5 | 780-349-3346 |
| Wetaskiwin | Wetaskiwin Memorial Cemetery | 6310 47 Street, Wetaskiwin, AB | 780-361-4436 |

## Green or Natural Burial Locations in Alberta

Green or natural burials are environmentally friendly alternatives to traditional burial practices, emphasizing simplicity and ecological sustainability. In Alberta, several cemeteries offer green burial options:

Prairie Sky Cemetery is a municipal cemetery located at 12350 84 St SE, Calgary, AB (within Ralph Klein Park). Prairie Sky Cemetery features Calgary's first green burial section, designed to integrate with the site's prairie ecosystem.

403-221-3661 · CalgaryCemeteries@calgary.ca

Aurora Gardens at Northern Lights Cemetery, situated at 15203 Campbell Rd NW, is Edmonton's first green burial area, focusing on minimal environmental impact and natural restoration.

Edmonton · 780-442-0974 · cemetery@edmonton.ca

Meadows of Rosehill Cemetery, found at 1605 141 St SW, offers green burials aimed at returning the land to its natural meadow state.

Rosehill Cemetery

Grasslands Green Burial Grounds, located at 5920 13 St N, Lethbridge, AB within Royal View Memorial Cemetery, was Alberta's first municipal green burial site, blending with the natural prairie landscape.

Lethbridge Now · 403-320-3008 · cemetery@lethbridge.ca

Lodgepole Cemetery, Brazeau County, AB, approximately 30 km southwest of Drayton Valley in the hamlet of Lodgepole, offers natural burials that allow native vegetation to flourish.

Green Burial Canada · communityservices@brazeau.ab.ca · 780-542-7777

These cemeteries adhere to principles such as no embalming, direct earth burial in biodegradable materials, ecological restoration, communal memorialization, and optimized land use to minimize environmental impact. For the most current information and to ensure these services meet your needs, it's advisable to contact the cemeteries directly or consult with local funeral homes familiar with green burial practices.

More information: Green Burial Society of Canada

# The Event

Whether you are planning a traditional funeral, a celebration of life, or a memorial service, there are many ways to make the day reflect the person being honoured. The sections below offer ideas and practical tips for some of the most personal elements of the ceremony.

## Writing a Meaningful Obituary

An obituary announces a death and invites others to share in remembering a life, all in the space of a few short paragraphs. Putting one together can feel daunting while grieving, but breaking it into a few key considerations makes the task far more manageable.

### *What to Include*

Most obituaries cover the same basic facts: the person's full name (and nickname, if used), age, and the dates and places of birth and death; a brief account of their life, including education, career, and major milestones; the names of immediate family members, both surviving and predeceased; and details of any visitation, funeral, or memorial service, including time, date, and location. Many families also mention hobbies, passions, or achievements that capture what made the person unique, and close with a request for donations to a favourite charity in lieu of flowers, if desired.

### *Finding the Right Tone*

An obituary doesn't need to read like a formal record. The most memorable ones balance the necessary facts with a genuine sense of the person's personality and voice — including a touch of humour where it fits, if that reflects who they were. Reading a few obituaries from your local newspaper or funeral home website can be a helpful way to gauge tone and length before starting to write.

### *Writing a Long and a Short Version*

Most newspapers charge for paid obituary notices by the line or the word, so a full, detailed life story can become expensive very quickly in print. Many families find it works well to prepare two versions: a complete, unabridged obituary posted online — for example, on the funeral home's website or a memorial page, where length costs nothing — and a short, abbreviated notice for the newspaper that covers only the essential details (name, dates, and service information) and directs readers to the funeral home's website for the full story. This keeps the printed notice affordable while still giving the obituary room to be the complete tribute it deserves to be.

### *Getting Help*

Writing an obituary while grieving is hard, and no one has to do it alone. Your CMS partner funeral service provider can help draft or refine an obituary, and can advise on tailoring it to whichever medium it will appear in — a short print notice, a full-length online posting, or both — so the wording fits the space and the cost stays manageable.

## Selecting Meaningful Readings for a Funeral

Planning a funeral is often an emotional and challenging task, requiring a delicate balance between grief and the celebration of a loved one's life. One significant aspect of the funeral ceremony is choosing readings that reflect the essence of the departed and offer comfort to those in mourning. The right readings can provide solace and create a meaningful experience for everyone in attendance.

### *Reflect on the Person's Life*

Before selecting readings, take a moment to reflect on the individual's life. Consider their personality, values, and how they impacted those around them. Were they religious or spiritual, or did they have a favourite poem or passage? These reflections can help guide you toward readings that truly resonate with the essence of the departed.

### *Religious or Spiritual Readings*

If the deceased had strong religious or spiritual beliefs, incorporating readings from sacred texts may provide comfort to those sharing similar beliefs. Bible verses, Quranic passages, or selections from Buddhist scriptures can offer words of solace and hope. Consulting with religious leaders or family members can ensure that the readings align with the person's spiritual or religious views.

### *Poems and Literature*

Poetry can often express emotions that are difficult to articulate. Selecting poems or excerpts from literature that capture the spirit of the departed can add a poignant touch to the ceremony. Poets such as Maya Angelou, Mary Oliver, or Robert Frost often explore themes of life, loss, and love. Choose pieces that resonate with the feelings you wish to convey.

### *Personalized Tributes*

Personalizing the readings can make the ceremony more intimate and reflective of the individual's life. Sharing anecdotes, memories, or excerpts from personal letters that highlight their character and values adds a personal touch. These tributes allow attendees to connect more deeply with the unique qualities of the person being honoured.

### *Inspirational Quotes*

Inspirational quotes can offer strength and encouragement during difficult times. Select quotes that reflect the person's outlook on life or offer comfort and reassurance. Whether using well-known sayings or words spoken by the departed themselves, these quotes can serve as a powerful reminder of their impact on others.

### *Seek Input from Loved Ones*

Involving family and friends in selecting readings can be a meaningful way to honour the deceased. Ask for their input, and consider including readings that hold personal significance for them. This collaborative approach ensures that the ceremony becomes a shared expression of love and remembrance.

### *Conclusion*

Selecting readings for a funeral is a deeply personal and thoughtful process. It provides an opportunity to celebrate the life of the deceased and bring comfort to those grieving. By reflecting on the individual's life, considering their beliefs, and seeking input from loved ones, you can create a ceremony that pays tribute to their unique spirit.

## Selecting Music for a Funeral

Music has a profound ability to evoke emotions, tell stories, and create a poignant atmosphere. Choosing the right music for a funeral is a crucial aspect of honouring a loved one's life and providing comfort to those in mourning. This section offers insights and considerations for selecting music that captures the spirit of the departed and resonates with those gathered to pay their respects.

### *Reflect on the Deceased's Musical Preferences*

Begin the selection process by reflecting on the musical tastes and preferences of the departed. Consider whether they had favourite songs, genres, or artists. Were there pieces of music that held special significance in their life? By incorporating the deceased's musical preferences, you can create a soundtrack that reflects their unique personality and the memories shared with those in attendance.

### *Emotional Resonance*

Choose music that carries emotional resonance and has the power to evoke feelings that words alone may not capture. Consider the mood you want to set for the ceremony — whether it's one of reflection, celebration, or a mix of both. Emotional pieces, such as classical compositions, hymns, or songs with meaningful lyrics, can provide solace and support during a difficult time.

### *Religious and Spiritual Considerations*

If the departed had religious or spiritual beliefs, selecting music that aligns with those convictions can provide a sense of comfort and familiarity. Hymns, spiritual songs, or chants that hold significance within the person's faith community can be included to honour their spiritual journey.

### *Meaningful Lyrics*

Pay attention to the lyrics of the chosen songs. Lyrics can convey powerful messages and capture the essence of the departed's life. Choose songs with lyrics that resonate with the person's values, experiences, and the impact they had on others. Whether it's a ballad, a folk song, or a contemporary piece, meaningful lyrics can add depth and significance to the funeral ceremony.

### *Instrumental Pieces*

Instrumental music, whether classical compositions, ambient music, or instrumental versions of well-known songs, can provide a serene and contemplative atmosphere. Instrumentals allow attendees to reflect on their own memories of the departed while appreciating the beauty of the music itself.

### *Collaborate with Loved Ones*

Involve family and friends in the music selection process. Encourage them to share their thoughts on songs that hold special meaning or memories related to the departed. Collaborative decision-making ensures that the chosen music resonates with a diverse audience and reflects the collective sentiment of those in attendance.

### *Consider Live Performances*

If possible, consider incorporating live music performances into the funeral ceremony. A live performance can add a personal touch and create a more intimate and moving experience. Whether it's a solo singer, instrumentalist, or a small ensemble, live music has the power to connect with emotions in a unique and powerful way.

### *Conclusion*

Choosing music for a funeral is a thoughtful and meaningful process that requires careful consideration of the departed's musical preferences, emotional impact, and the collective sentiments of those in attendance. By selecting music that resonates on a personal and emotional level, you can create a funeral ceremony that not only honours the life of the departed but also provides comfort and solace to those grieving.

## Creating a Memorial Slideshow for a Funeral

In the digital age, memorial slideshows have become a poignant and popular way to celebrate the life of a departed loved one. These visual tributes offer a moving compilation of memories, capturing moments that reflect the essence of the person being honoured. Creating a funeral slideshow requires thoughtful planning and a delicate touch to ensure it serves as a fitting and respectful tribute.

### *Gather Photos and Videos*

Begin the process by gathering a collection of photos and videos that span the life of the departed individual. Reach out to family and friends for contributions, ensuring you capture a diverse range of moments, from childhood and adolescence to adulthood. Digital and physical photo albums, as well as social media accounts, can be valuable sources for collecting images that tell the story of the person's life.

### *Selecting a Theme or Tone*

Consider the overall theme or tone you want to convey in the memorial slideshow. Do you want it to be a celebration of life, a reflection on cherished memories, or a combination of both? The theme will guide

your selection of images, music, and any accompanying text, ensuring a cohesive and meaningful presentation.

### *Organize Chronologically or Thematically*

Organize the slideshow in a way that tells a narrative, either chronologically or thematically. Chronological sequencing allows viewers to follow the life journey from early years to later stages, while thematic organization can focus on specific aspects of the person's life, such as family, career, hobbies, or milestones. Careful organization enhances the flow and impact of the slideshow.

### *Choose Appropriate Music*

Selecting the right music is crucial for setting the emotional tone of the slideshow. Consider the departed's musical preferences or choose pieces that resonate with the mood you wish to convey. Instrumental music, meaningful ballads, or even the person's favourite songs can enhance the overall experience. Ensure the music complements the visuals without overshadowing them.

### *Add Personal Touches and Captions*

Incorporate personal touches, such as captions or anecdotes, to provide context to the images. Share stories that highlight the person's personality, accomplishments, and the impact they had on others. Keep captions concise, allowing viewers to absorb the information without detracting from the visual experience.

### *Use Quality Software or Tools*

Choose reliable software or tools to create the slideshow. There are various platforms available, both online and offline, that offer user-friendly interfaces and features for editing, adding effects, and incorporating music. Ensure the chosen platform aligns with your technical proficiency and the desired outcome.

### *Test and Review*

Before the funeral ceremony, test the slideshow to ensure smooth playback and troubleshoot any technical issues. Consider gathering a small group of family and friends to review the slideshow and provide feedback. This step helps identify any adjustments needed and ensures that the final presentation is seamless and impactful.

### *Respect Cultural and Religious Sensitivities*

Be mindful of cultural and religious sensitivities when selecting content for the slideshow. Consider consulting with family members or religious leaders to ensure that the chosen images and music align with the traditions and beliefs of the departed.

### *Conclusion*

A memorial slideshow is a powerful medium for preserving and sharing memories, providing a visual journey through the life of a departed loved one. By thoughtfully curating images, selecting appropriate music, and adding personal touches, you can create a touching tribute that honours the person's legacy and brings comfort to those in mourning. A well-crafted funeral slideshow becomes a cherished keepsake, allowing friends and family to reflect on the beautiful tapestry of a life well-lived.

Most of our service providers can help you create a memorial slideshow for an additional fee. Please contact them directly for more details.

## Including Pets in Funeral Ceremonies

Pets are often considered beloved members of the family, providing companionship, joy, and unconditional love. When facing the loss of a loved one, the idea of including pets in a funeral ceremony can be a source of comfort for many. This section explores the considerations and benefits of involving pets in memorial services, offering insights on how to navigate this unique and heartwarming aspect of the grieving process.

### *Assess the Pet's Comfort Level*

Before deciding to include a pet in a funeral ceremony, it's essential to assess the pet's comfort level in various environments. Some pets thrive in social settings, while others may feel stressed or anxious. Consider the pet's temperament, familiarity with the location, and reactions to crowds and unfamiliar faces. If the pet appears distressed, it might be more appropriate to arrange for a quieter, more controlled setting.

### *Check with the Venue*

Verify with the funeral venue whether pets are allowed. Some places may have restrictions or guidelines for bringing animals, and it's crucial to respect and adhere to these rules. If the venue permits pets, inquire about any specific arrangements or accommodations that can be made to ensure the pet's well-being during the ceremony.

### *Assign a Caregiver*

Having a designated caregiver for the pet during the funeral is essential. This person can be responsible for ensuring the pet's needs are met, providing comfort, and managing the pet's behaviour. Ideally, the caregiver should be someone familiar to the pet, reducing stress and creating a sense of security.

### *Incorporate Pet-Friendly Elements*

If bringing the pet to the funeral is not feasible, or if the pet is uncomfortable in crowded settings, consider incorporating pet-friendly elements into the ceremony. This could include displaying photos of the pet with the departed, mentioning the pet in speeches, or even including a symbolic representation, such as a paw print on a memorial program.

### *Respect Attendees' Allergies and Fears*

While many people find comfort in the presence of pets, it's crucial to be mindful of attendees who may have allergies or fears related to animals. Consider providing a designated area or arranging seating to accommodate those who may need to maintain a safe distance from pets during the ceremony.

### *Plan for Potential Distractions*

Pets, especially dogs, can be unpredictable, and their presence may inadvertently create distractions during the ceremony. Plan accordingly by having a strategy for managing potential disruptions. This could include choosing a quiet and well-behaved pet, using leashes or carriers, and having a backup plan in case the pet needs to be taken out of the ceremony temporarily.

### *Communicate with Attendees*

In the funeral program or announcements, communicate to attendees that a pet will be present. This allows individuals with allergies or fears to make informed decisions about their attendance.

Additionally, it ensures that everyone is aware of and prepared for the unique aspect of including a pet in the ceremony.

***Conclusion***

Incorporating pets into a funeral ceremony can provide a deeply comforting and meaningful experience for grieving individuals. Whether the pet is present physically or symbolically represented, the key is to approach the decision with sensitivity, respect, and a focus on the well-being of both the pet and the attendees. By carefully considering the pet's comfort, communicating with the venue and attendees, and having a designated caregiver, families can create a loving and inclusive atmosphere that honours the bond between humans and their cherished animal companions during times of loss.

# Grief and Bereavement Support

Grief is a natural response to loss. When someone you love dies, you may experience a wide range of emotions — shock, disbelief, anger, guilt, profound sadness — often in ways that feel unexpected or overwhelming. Grief can also affect your physical health, making it hard to sleep, eat, or think clearly. These are normal responses to loss, and there is no right or wrong way to move through them.

## You Don't Have to Grieve Alone

Difficult times make us more vulnerable to stress, anxiety, and depression. Being kind to yourself — and patient with those around you — matters more than you might realize. Grief doesn't always arrive immediately; sometimes feelings surface weeks or even months after a loss. Pay attention to how you are doing over time, and don't hesitate to ask for help.

## Taking Care of Yourself

Small, intentional acts of self-care can make a real difference when grief feels overwhelming:

- Talk to someone. Sharing your feelings with a trusted friend, family member, or counsellor can ease some of the emotional weight.
- Write it down. Keeping a journal can help you process thoughts and emotions that are difficult to say out loud.
- Stay gently active. Walking, stretching, or yoga can support your mental well-being without demanding too much of you.
- Try mindfulness. Simple techniques like slow breathing or quiet meditation can help manage anxiety and sadness in the moment.

## Grief Takes Many Forms

Loss isn't limited to the death of a loved one. Grief can follow many kinds of significant change — a serious illness, the loss of a job, the end of a relationship, or the death of a pet. Every loss deserves acknowledgment and compassion, including your own.

## How to Support Someone Who Is Grieving

Sometimes the most powerful thing you can offer is simply your presence.

- Accept that everyone grieves differently, and on their own timeline.
- Use the name of the person who died — it matters to those who loved them.
- Sit in silence when words don't come. Being there is enough.
- Keep your comments brief and genuine. You don't need to explain or fix anything.

**Helpful things to say:**

- "I'm so sorry."
- "I can't imagine how hard this is."
- "This must be such a difficult time for you and your family."

**Things to avoid:**

- "I know how you feel" or "I understand" — grief is deeply personal and each experience is different.
- "Everything happens for a reason" or "It was their time" — even when well-intentioned, these can feel dismissive.
- "Be strong" or "You'll feel better soon" — these place pressure on someone who simply needs space to grieve.

## Cultural Traditions in Grief

Grieving practices vary widely across cultures and faiths. What brings comfort to one person may feel unfamiliar to another. Following the lead of the bereaved and respecting their traditions is always the right approach.

## Support Resources in Alberta

Alberta Health Services offers free, accessible grief support across the province. A good starting point is to call Health Link at 811, where you can speak with a registered nurse and be connected to local mental health and grief resources. You can also visit MyHealth.Alberta.ca and search "grief" to find a wide range of guides covering topics such as:

- Coping with grief and unresolved grief
- Grief counselling options
- Helping children and teens understand loss
- Supporting older adults through grief
- Managing difficult feelings after a major loss

**If you or someone you know needs immediate support:**

- Crisis/Distress Line – Edmonton: 780-482-4357
- Crisis/Distress Line – Calgary: 403-266-4357
- Mental Health Helpline (province-wide): 1-877-303-2642
- Kids Help Phone: 1-800-668-6868
- Health Link: 811

**Additional Alberta-focused grief resources:**

- Alberta Hospice Palliative Care Association — supports hospice and bereavement programs across Alberta.
- Canadian Virtual Hospice — provides free online grief resources, articles, and discussion forums.
- Alberta Health Services — offers grief information and referrals through local health zones.
- Wellspring Alberta — provides support programs for families coping with cancer-related loss.

## Conclusion

Few moments in life ask as much of us as the loss of someone we love, often while we are also asked to make dozens of practical decisions on a tight timeline. We hope this guide has made at least some part of that process feel more manageable — whether by clarifying what a funeral typically costs, what financial help may be available, what a particular tradition involves, or simply by reminding you that grief, in all its forms, is normal and survivable.

Cooperative Memorial Society exists so that no Alberta family has to navigate these decisions alone or pay more than necessary to honour a life well lived. Our pre-negotiated pricing, our network of vetted partner funeral homes, and our staff are here for our members at every stage — whether you are pre-planning years in advance or facing an immediate need today. We encourage every member to take advantage of pre-planning while there is no urgency to do so; it is one of the most generous things you can do for the people who will one day be left to carry out your wishes.

If anything in this guide raises a question specific to your own situation, please reach out. We would rather you ask than guess, and we are always glad to help.

On behalf of everyone at Cooperative Memorial Society: our condolences for whatever loss has brought you to this guide, and our thanks for trusting us to walk alongside you.