

Memorial Muse Newsletter

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

March 2026

In this Issue

- A simple way to start planning ahead
- Edmonton contracts expire May 31 - We'd like your feedback
- Honouring a life: Choosing the right size of service
- Low cost vs. good value: What to ask when comparing funeral providers (and why CMS providers are different)
- Highlights from the CMS AGM (February 28, 2026)
- Ask Barb: This Month's Top Question

A Simple Way to Start Planning Ahead



Most of us don’t avoid planning because we don’t care. We avoid it because it feels big, emotional, and easy to put off until “later.” But planning ahead isn’t about predicting the future—it’s about making a few clear decisions before a stressful moment forces your family to guess.

Based on what we’ve been hearing in recent CMS presentations, most people want peace of mind—they just need a simple place to start. So we created three quick tools you can use right now:

✅ 10 minutes: Do a quick document checkup

Confirm whether you have the key documents, where they’re stored, and who knows where to find them.
Download: CMS 10-Minute Document Checkup

✅ 15 minutes: Have a calm family conversation

Simple prompts to share who's who, where things are, and what matters most—without a big meeting.
Download: 15-Minute Family Conversation Starter

✅ 1 page: Create a "My Planning Snapshot"
A one-page summary your family can use in a stressful moment (key people, locations, and wishes).
Download: My Planning Snapshot

✅ Want everything in one place? Ducks in a Row (DIR)
A step-by-step workbook with practical templates to organize documents, contacts, and wishes—at your own pace. Get it (print or PDF): https://www.coopmemorial.org/dir.html

Tip: Pick one tool and do it this week. That's a win.

Edmonton contracts expire May 31st - we want your feedback



Edmonton contracts up for renewal: we want your input
Our Edmonton-area funeral service provider contracts with Serenity Funeral Services, Connelly McKinley Funeral Homes, and Trinity Funeral Home — expire at the end of May. We are starting negotiations to renew and improve these agreements, and we'd like member feedback to help guide what we prioritize.

Why this matters
CMS contracts are one of the ways we protect member value: they help keep prices fair, set clear inclusions, and support consistent service standards. When a contract comes up for renewal, it's our opportunity to:

- Confirm we're still meeting member needs
- Push for better clarity and better options
- Address gaps (including affordability and simpler choices)

What we're adding: "basic burial" option
A key improvement we'll include in the Edmonton renewals is the addition of "basic burial" options (similar to what members asked for in other regions). This is about ensuring there is a clear, dignified, lower-cost burial option available — not only cremation choices.

What we learned from our 2025 member survey (Calgary & Lethbridge)
We ran a member priorities survey in 2025 for members in Calgary and Lethbridge areas receiving 2,135 responses. The results were consistent and very clear — and they directly inform how we approach negotiations today.

1) Affordability is the top priority — but members still want choice
CMS takeaway: we need strong low-cost options, while also keeping mid-range choices available for those who want them.

2) Members care about value and confidence in the provider
CMS takeaway: negotiations must protect affordability, while also safeguarding service quality, trust, and convenience.

3) Many members want "more very low-cost options"
CMS takeaway: we should focus on clear, simple, lower-cost options (including burial), with less emphasis on premium packages.

4) Members supported tiered options ("budget / mid-range / premium")

CMS takeaway: there is meaningful support for structuring choices in a clearer “tiered” way — as long as the budget tier remains strong.

5) Open-ended feedback emphasized flexibility and dignity

Members raised concerns about:

- Flexibility to change location at time of need
- Paying for fewer staff when services are small
- Dignity even in simplified arrangements

CMS takeaway: “low cost” should never mean unclear, rushed, or undignified — and smaller services should have appropriately scaled staffing where possible.

What we’re focusing on in the Edmonton renewals

Based on what members told us in 2025 — and what we’re hearing now — our negotiation priorities include:

- Affordability and price transparency (clear inclusions, fewer surprises)
- A true basic burial option (simple, dignified, lower-cost)
- Strong cremation value (for members who prioritize lowest cost)
- Provider reputation and service standards
- Flexibility where possible (including service location considerations)
- Clear member education on plan inclusions and practical rights/choices

We want your feedback

Please take a few minutes to tell us what matters most to you in an Edmonton-area contract renewal:
Survey link: https://forms.gle/DDh9pgzGAxKWro6u9

Please Notify CMS of Address Changes and a Member’s Death

Keeping your CMS member profile up to date is one of the simplest ways to protect your wishes—and make things easier for the people who may need to act for you. You can make these changes yourself by logging in to your profile online.

Why updated contact information matters

When your address, phone number, or email changes, CMS may need to reach you about important membership updates, confirmations, or time-sensitive notices. If we can’t reach you, you may miss information that helps you make informed decisions and keeps your membership running smoothly. Accurate contact details also help prevent confusion when a family member calls us later or contacts the funeral home. In stressful moments, even small delays—like tracking down the right record or confirming identity—can add unnecessary frustration.

Why it’s important to notify CMS of a member’s death

Letting CMS know when a member has died helps us:

- Support the family faster. We can confirm membership details promptly and help guide next steps without delays.
- Keep records accurate. Updating our database prevents future mailings or emails being sent to someone who has passed away—something families often find distressing.
- Reduce administrative problems. Accurate records help avoid duplicate memberships, mix-ups with similar names, and extra back-and-forth at a difficult time.

No rush - just send us an email including the member's name, address and month/year of passing.

Please contact us to update your information

If you move, change your phone number or email, or if you’re notifying us of a member’s death, please contact the CMS office:

Cooperative Memorial Society (CMS)
Phone: 403-248-2044
Email: admin@coopmemorial.org
Website: coopmemorial.org

Honouring a Life: Choosing the Right Size of Service



Many families today are choosing smaller, simpler funeral services—sometimes because of cost, distance, or a desire for privacy. That can be a good fit for some people.

But it's not the only right answer.

The real goal isn't "small." It's "right for you."

A funeral or memorial service can be an important part of grief and remembrance. For many families, gathering helps people:

- acknowledge the loss
- share stories and support
- honour a life in a way that feels real and personal
- find a sense of closure

Large services still matter — and sometimes they're essential

There are many times when a larger service is the most appropriate and meaningful choice, including:

- when someone has a large circle of friends, coworkers, or community connections
- when people will travel to attend and want a true gathering
- when cultural, spiritual, or faith traditions call for specific rites or community participation
- when a family wants space for many people to participate, speak, or pay respects

A larger service can be deeply healing — and it can be planned thoughtfully so it reflects the person and the family's needs.

"Meaningful" can look many ways

What matters most is having options and making an intentional choice. A service can be:

- small and private
- medium-sized and practical
- large and community-based
- traditional, cultural, spiritual, or fully personalized

There's no one-size-fits-all.

You can plan a service that fits your budget and your needs

Our contracted funeral service providers can help you plan a service that balances:

- the kind of gathering you want (small, medium, or large)
- what's culturally or spiritually important
- what you want people to remember
- your budget and priorities

Planning ahead is one of the best ways to protect both your wishes and your family's peace of mind.

Low cost vs. good value: What to ask when comparing funeral providers (and why CMS providers are different)

Choosing a funeral service provider often happens during one of the hardest weeks of your life. And because most people don't arrange funerals very often, it's easy to feel rushed—or to assume every provider offers the same thing at the same price.



They don't.

You may see ads for "low-cost" options, and in some situations those can be the right fit. The key is making sure you understand what's included, what isn't, and what support you'll actually receive—before you commit.

Why CMS contracted providers are different

CMS does not operate a funeral home. Instead, we contract with selected funeral service providers to offer member plan options and a consistent standard of clarity and care. Here's what typically sets CMS contracted providers apart from "headline price" low-cost providers:

1) **Clarity, in writing**
In Alberta, funeral directors are required to provide a written contract with a detailed list of goods and services and the cost of each. CMS members should expect—and ask for—this level of clarity every time.

2) **A plan built around real-life needs (not just a base price)**
A low advertised price may reflect a very limited scope. Families often discover they still need (and must pay for) additional items such as transportation, documentation, staff time, or facility use. Alberta consumer guidance also notes there may be additional charges beyond the funeral home's services (for example cremation/cemetery fees, obituary, flowers, honorariums, etc.). Our contracted providers can help you shape a plan that fits your needs and budget—without surprises.

3) **Options across budgets—and service sizes**
A meaningful goodbye can be simple or elaborate, private or public—and memorial services can be large or small. CMS providers can help you plan anything from a straightforward cremation to a larger cultural or community service, depending on what you want.

4) **Local support and guidance when families are under stress**
Planning a funeral can involve many steps—permits, paperwork, coordination, and timing. CMS providers are there to guide families through the details, not just process a transaction.

5) **Accountability and consumer protections**
Funeral businesses and professionals are licensed and overseen in Alberta by the Alberta Funeral Services Regulatory Board (AFSRB), which also provides tools like a funeral business search and a complaints process.

What to ask any provider (including "low-cost" ads)

These questions help you compare apples to apples:

1) "What is the simplest option you offer for what we want?"
Then ask: "What do families usually add—and why?" If you are a CMS member compare their offering to those from CMS Funeral Service Providers.

2) "Can you provide a written, itemized estimate?"
Don't settle for a single package total. Alberta guidance emphasizes the importance of written, detailed pricing.

3) "What is included in the base price—and what is not?"
Ask specifically about:

- transfer/transportation
- documentation and permits
- staff time (evenings/weekends)
- facility/chapel use
- return of cremated remains

- required third-party costs (cemetery/crematorium fees, obituary, clergy, etc.)

4) “If we remove items we don’t want, does the price drop?”
This helps you spot packages that hide add-ons or don’t adjust when services are scaled down.

5) “Which items are legally required, and which are optional?”
Families sometimes assume certain items are mandatory when they’re not. (For example, urns, caskets & embalming are options.)

6) “If we pre-plan or prepay, what are our cancellation rights?”
If you change your mind after signing and receiving a copy of a prearranged funeral contract, Alberta guidance notes you have 30 days to cancel without charge or penalty. After 30 days, you can still cancel with a small administration fee or you may be able to transfer it.

7) “Are you licensed—and where can I verify that?”
A trustworthy provider will welcome the question. The AFSRB provides consumer resources, including business lookup tools.

8) “Who will be our main contact, and how will communication work?”
Especially if family members live out of town, ask about phone/Zoom arrangements and written summaries.

A CMS member tip

If you’re a CMS member, tell the provider right away and ask:
“What CMS plan options are available through my membership, and can you show me the itemized details in writing?”

And remember: Alberta consumer guidance encourages shopping around because prices can vary widely. If you’d like help understanding what to compare, contact CMS before you sign—sometimes a 10-minute conversation can save families stress and money. Our phone number is 403-248-2044.

Highlights from the CMS AGM (February 28, 2026)



Thank you to everyone who joined our 60th Annual General Meeting on February 28, 2026 (online via Zoom). Below are the highlights members most often want to know:

- Attendance: 167
- Quorum: Confirmed - Yes
- Key votes: 9/9 motions carried | 2 special resolutions
- Draft Minutes and other meeting materials

Board changes and election results

With appreciation, we recognized the retirement of:

- Susan Costello, Director (13 years served)
- Debbie Patterson, Director (3 years served)
- Miriam Carey, Director (3 years served)

Re-elected directors:

- Ross McNichol

Newly elected directors:

- Arla Hillis
- Jim Oscroft
- Greg Humphreys

Board executive (confirmed after AGM):

- President/Chair: Tim Duthie
- Vice-Chair: Dianne Fehr
- Secretary: Ross McNichol
- Treasurer: Debbie Patterson (contracted)

Governance update

Members voted on important governance items that affect how CMS is structured and how we operate.
Outcome:

- Articles of Incorporation: Approved
- Restated Bylaws (2026): Approved

What this means for members:

- Modernizes and clarifies governance rules
- Confirms member rights and strengthens clarity around roles
- Aligns with current legislation
- Moves operational detail into policy where it can be updated more easily

Next step: The Articles and Bylaws must be filed and approved with the Government of Alberta.

Financial highlights

Audited financial statements for the year ended Oct 31, 2025 were presented.
Key numbers (fill in):

- Total assets: $678,779
- Total revenue: $148,775
- Total expenses: $150,490
- Planned Deficit: ($1715)

Audit summary (brief):

- Auditor's opinion: Qualified - common for not for profit organizations with membership dues
- What it means for members: the audit supports reliable financial reporting and demonstrates responsible stewardship of members resources.

Auditor appointment:

- Auditor for FY2026: Anthony Chiu, CPA, CA of the Federation of Calgary Communities, Appointed

Link to statements

Chair's report — key highlights

- The Board focused on strengthening governance and oversight and positioning CMS for the future.
- A major priority was governance modernization, including updated Articles and Bylaws, with thanks to Sylvia Kasper and the Board committees.

Executive Director's report — key highlights

- 2025 was a year of steady progress, supporting Albertans to plan ahead and make informed, affordable choices.
- Nearly 2,000 new members joined; CMS supported about 1,100 member funerals; and 95%+ of member inquiries were answered within three business days.
- CMS delivered in-person presentations to 700+ participants across Lethbridge, Red Deer, Calgary, and Edmonton, and launched Ducks in a Row (print + PDF), with strong member uptake.
- New multi-year service provider agreements were completed in Calgary and Lethbridge, including a basic burial option added in response to member feedback.

Member Q&A — top themes

1) Money & accountability (what the statements show, and what's behind them)

- Q: Why aren't detailed expenses shown on audited financial statements?
- A: Audited statements roll expenses into standard categories; CMS tracks line-by-line detail internally.
- Q: What investments were made?
- A: Investments are made in Guaranteed Investment Certificates (GICs) generally for terms of from 1 to 3 years, set up to ensure that we will have sufficient funds to meet any obligations as they arise.
- Q: How long has the auditor audited?
- A: Three years for CMS (and the auditor has additional years of professional experience).

2) Access to information & member support (resources, tech help, service coverage)

- Q: Do you publish negotiated service rates?
- A: Yes—CMS lists all plans (with fees) for each contracted provider on the website.
- Q: What about Lloydminster providers?
- A: No provider currently there; CMS invites locally owned providers to partner and can help members find the closest option and coordinate arrangements.
- Q: If we prepay and the provider changes?
- A: Prepaying creates a contract tied to the provider and its terms.

Guest presentation recap

Following the AGM, we held a member education session with Donna Gee, Managing Partner, Paramount Law Group, presenting "Planning as Empowerment: Control, Dignity, and Peace of Mind."
Key takeaways:

- Plan now, not later—life can change quickly, and planning protects your choices and reduces stress for loved ones.
- Put the "big four" in place: an up-to-date Will, named Executor/alternate, Enduring Power of Attorney, and Personal Directive.
- Make it easy to find: tell trusted people where originals are kept and how to access them.
- Get help when it's complex (blended families, dependants, major assets, business interests).
- Review after major life changes (and at least every few years) to keep documents current.

Resources shared: Planning Checklist for Alberta Seniors

Next steps for members

- Read the minutes
- Complete the post-AGM survey
- Need help with planning? Start here
- Ducks in a Row: https://www.coopmemorial.org/dir.html

Warmly,
Terry Geib
Executive Director, Cooperative Memorial Society

This Month's Top Question



Barb Montgomery — CMS Membership Coordinator and

Member Question:
Hi Barb, I am not comfortable using my credit card online to get the membership and I no longer use cheques. Is it possible that I could buy my membership using e-transfer?

Reply: Yes, absolutely! E-transfer is becoming a safe alternative these days. To buy the membership for you or someone else, you can e-transfer $42.00 to us. Give me a call and I will set that up for you. 1-403-248-2044.

the friendly, reassuring voice
who answers your call.

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

Cooperative Memorial Society | PO Box 90084, RPO Airdrie | Airdrie, AB T4B 0A2 CA

Unsubscribe | Update Profile | Our Privacy Policy | Constant Contact Data Notice

Constant Contact

Try email marketing for free today!