

Cooperative Memorial Society

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 3-4 time a year.

August 2025

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Reminder: CMS Has Moved to Fully Virtual Operations

The Cooperative Memorial Society (CMS) is now fully virtual! In the spring we closed our physical office and all operations are now handled online, by phone, or by mail.

Please note: Canada Post does not forward mail from our former address. If you're mailing a membership application, payment, or other correspondence, be sure to use the current address listed on the Contact Us page at coopmemorial.org.

Thank you for staying connected and supporting CMS as we continue to serve members across Alberta—efficiently and virtually.

Help Shape the Future of CMS – Take Our Quick Poll



We're reviewing our fees to ensure CMS remains sustainable, accessible, and responsive in the years ahead—and we'd love your input.

- The one-time Membership Fee remained at $20 from the 1960s until it was raised to $40 in 2017. The Record Fee—collected when a CMS funeral plan is purchased—is currently $35.
- In 2023, CMS began including GST in these fees without passing the added cost on to members.
- Today, CMS serves over 33,000 members across Alberta with the support of two part-time staff. As we work to meet growing administrative needs and operate responsibly, we are currently running at a deficit.

We're asking for your feedback to help guide thoughtful decisions that reflect CMS's long-standing values of dignity, affordability, and community care.

 Click here to take our short poll– it only takes 2 minutes and makes a difference.

New Funeral Contracts Coming – Lock In Today's Rates Before Prices Rise



Calgary and Area
Lethbridge and Area

Now is the time to act if you're considering prepaying your funeral in the Calgary area.

As a CMS member, you are not required to prepay—your family will still receive lower member-priced plans by selecting a CMS plan at time of need. However, prepaying now offers additional financial protection and peace of mind by locking in today's rates before upcoming increases.

What's changing?

Our contracts with McInnis & Holloway (Calgary area) and Cornerstone (Lethbridge area) expire on December 31, 2025. New contracts are expected by late November 2025.

We expect that prices will increase. These new prices will remain in effect for the next three years. Prepaying before December 2025 allows you to lock in today's lower rates and shield your loved ones from future financial pressure.

Benefits of prepaying:

- Save by securing today's pricing
- Funds held in trust by a third party
- Fully refundable at face value (minus a small administrative fee)
- Flexible payment plans available through the funeral home
- Note: Some plans may not be transferable if you move out of area

Take Advantage of current pricing before December 2025

 View CMS Plans & Pricing

For help, contact our trusted partners:

- McInnis & Holloway – Calgary Area
- Cornerstone – Lethbridge Area

Why Are Funeral Prices Increasing?

Funeral homes are facing higher costs across the board—from staffing and transportation to regulatory compliance and cremation supplies. These inflationary pressures are driving the need for updated pricing. In addition, CMS contracts are locked in for three years. Our service providers must anticipate future costs when setting their rates—so any new pricing introduced in 2026 will need to hold until the end of 2028. This long-term commitment protects members from annual increases but means new contract pricing must account for projected cost growth.

Live Outside a CMS Service Area?
Members May Still Be Able to Access Lower Cost Pricing

CMS membership can still save you money—even if you don't live near one of our contracted funeral providers. The Cooperative Memorial Society (CMS) works with locally owned funeral homes in Calgary, Edmonton, Lethbridge, and surrounding areas to offer members access to pre-negotiated, lower-cost funeral plans. But what if you live in a rural or underserved community without a CMS provider nearby? Good news: In many cases, you may still benefit from CMS pricing—even if you live outside a provider's immediate service area.

How It Works

Some CMS Providers Travel Outside City Limits

Our partner funeral homes may be able to serve your area for an additional mileage fee. For example, McInnis & Holloway currently serves communities well beyond Calgary, and Connelly McKinley and Parkland have also assisted families outside city limits.

Savings Can Still Add Up

Even with mileage charges, the total cost is often hundreds—if not thousands—of dollars less than what you might pay at a local funeral home without a CMS contract. This is because our plans are simple and much of the decision-making is done in advance, which reduces complexity and overhead.

Preplanning Helps You Maximize Value

If you're within a serviceable distance today, prepaying allows you to lock in current pricing, and you may be able to include coverage for travel-related fees. This can protect your family from future increases and provide peace of mind.

Your Membership Is Still a Valuable Tool

If a CMS provider can't reach your location when the time comes, your family can still use your membership as a reference point—to compare costs and avoid unnecessary upselling.

Why CMS Plans Are Often Still Worth It

- Our providers offer simple, dignified services with no pressure to upgrade
- Preplanning reduces emotional and financial stress on your family
- Savings of hundreds or even thousands of dollars are common, especially compared to retail pricing at non-partner funeral homes
- Funds are held securely by a third-party insurance company and are refundable (less a small administrative fee)

Not sure whether you're within reach? Contact a CMS provider or our office—we're happy to help you

explore your options.

Every Life Has a Story—Your Farewell Should Too
CMS at the LiveWell Trade Show in Lethbridge



The Cooperative Memorial Society was proud to participate in the LiveWell Trade Show in early June, hosted by the Lethbridge Senior Citizens Organization. As part of the event, attendees heard from Travis Zentner and Fay Braden of **Cornerstone Funeral Home**, the show's title sponsor and CMS's trusted service provider in Lethbridge and area.

Travis and Fay shared how Cornerstone helps families create meaningful, one-of-a-kind farewells that reflect the individual—personality, passions, and the people who mattered most. There are no cookie-cutter funerals—only personal, heartfelt goodbyes. They also emphasized the power of pre-planning, which puts you in control of the tone, location, music, and every detail. Pre-planning reduces emotional and financial stress for loved ones, lets you lock in current pricing, and offers peace of mind knowing everything will be carried out as you intended.

What stood out most was Cornerstone's passion for helping families create the perfect legacy. No matter how simple you may think your life is, they have a gift for uncovering the meaningful moments and reflecting your unique story with sincerity and care. As Travis and Fay put it: *Cornerstone listens. They design. They personalize. And they take care of it all.*

CMS thanks Travis Zentner and his team at Cornerstone Funeral Home for their continued support and compassionate service to our members.

When Life Feels Overwhelming, You're Not Alone



 Based in Calgary | Serving seniors and families across the city
 Book your free planning session:
 www.proactivepa.ca
 tanya@proactivepa.ca
 403-978-9346

Note to CMS Members:

Before my mom passed away, she faced cancer with incredible strength. She was fiercely independent but needed a little extra help—and as her main support, I found it hard to balance work, life, and being there for her. It was exhausting, emotionally and logistically.
I wished I had someone I could trust to step in.
That's why I started Proactive Personal Assistants—to be that reliable helping hand for older adults and their families. I support independent seniors with everyday tasks and fill in when loved ones can't be there.

Here's how I can help:
 Run errands (groceries, pharmacy, dry cleaning)
 Tech help with phones, tablets & computers
 Coordinate and accompany to appointments or visits
 Organize paperwork, closets, or clutter
 Help with downsizing, packing, or settling in
 Arrange household services
 Offer companionship & check-ins

"I'm not sure how I would have fully supported my mom's

needs without Tanya. To say she's been an asset is an

Note to CMS Members:

Tanya is a member of the Seniors Resource Council of Alberta. Our Executive Director of CMS met Tanya at a recent senior networking event and was impressed by the care and practicality of her services. We believe her support could be valuable to many CMS members.

understatement." - Samantha Brook, Happy Client

Whether you need help for a day, a week, or ongoing, I'm here to lighten the load—so you and your loved ones can focus on what really matters.

Written by – Tanya Normandeau
Inspired by my own journey—here to make yours a little easier.

Inclusive Funeral Planning: Why It Matters



At CMS, we believe that everyone deserves a funeral that honours who they are—culturally, spiritually, and personally. That's why we're looking at funeral planning through a Diversity, Equity & Inclusion (DEI) lens.

One powerful example came from a recent memorial service hosted by McInnis & Holloway for a woman who was blind. Many of her friends were blind and/or deaf. The service was designed with full accessibility in mind. Sign language interpreters were paired with guests enabling them to experience the entire service—through touch, sound, and connection. It was a beautiful reminder of how inclusive planning brings people together, regardless of ability.

Inclusive funerals also recognize different family structures, gender identities, and cultural or faith traditions. This means using respectful language, offering flexible service options, and making sure spaces are physically and emotionally accessible to all.

At CMS, we're committed to working with funeral homes who understand that inclusion is more than accommodation—it's a reflection of respect.

Tips for Inclusive Planning:

- Ask if the funeral provider is trained in cultural and accessibility practices
- Share any family, cultural, or religious needs early
- Make sure advance care and your planning documents reflect your values
- Involve children or chosen family in ways that feel meaningful to you

Inclusive funerals aren't just possible—they're essential. Let's make sure every goodbye reflects the full dignity of the life it honours.

CMS Website Now Supports Membership Applications in French, Filipino, and Spanish

Helping More Albertans Access Affordable Funeral Planning—In the Language They Understand Best

We're excited to share that the Cooperative Memorial Society (CMS) website now allows non-English readers to complete a membership application in multiple languages—a step forward in making our services more accessible and inclusive for all Albertans. New language options available for the online membership form include:

- French
- Filipino (Tagalog)
- Spanish

 Spanish

This means individuals can now read and understand the purpose, process, and benefits of CMS membership in their preferred language—before submitting their application online. This helps reduce confusion, increases confidence in the process, and ensures more people can take advantage of CMS's affordable end-of-life planning services.

What if I want to be buried in a different city—or even a different province?

No problem, but it takes a little extra planning

If you'd like to be buried outside the area served by CMS-affiliated funeral homes, here are a few steps to help ensure your wishes are carried out:

Tell your family and personal representative (executor)

They'll need to coordinate with the funeral home to include transport in your plan. If you're being cremated, a friend or family member can also choose to personally bring your ashes to the burial site.

Contact your local CMS-affiliated funeral provider

Ask about the cost of transferring remains to your chosen location. Many offer this service for an additional fee, and it's often still more affordable than using a non-CMS provider.

Consider prepaying

Prepayment locks in today's rates and may allow you to include transfer costs in your plan, giving your family one less thing to worry about.

If CMS doesn't have a provider in your chosen area, you can still prearrange with a CMS partner and arrange for transfer—or ask CMS for guidance on alternative options.

Tip: Be sure to record your burial wishes in your CMS profile or Funeral Planning Form, and share them with your family. It's the best way to ensure everything happens just as you want.



Coming This Fall: Ducks in a Row – Your End-of-Life Planning Companion

We're excited to announce that CMS will soon be releasing a brand-new planning resource: Ducks in a Row: My End-of-Life Planning Booklet. The launch will coincide with the release of our updated website in the Fall.

This easy-to-use guide is designed to help you gather and record the essential information your loved ones will need—without the overwhelm. Whether it's outlining your funeral preferences, noting key contacts, or organizing important documents, Ducks in a Row walks you through it step by step. It will also help raise funds to support operations.

Written in plain language and grounded in trusted Alberta resources, the booklet will be available in two formats:

- A downloadable PDF, perfect for filling out on your computer or printing at home (~$12 plus GST)
- A professionally printed version, available for purchase at CMS events and online (~$30 plus GST)

It's everything you wish you had when helping a loved one—and everything your family will be grateful you prepared.

 Launch Date: Fall 2025
 Stay tuned for more details in the next issue of the newsletter and on our website:coopmemorial.org

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This Month's Top Question: What Does a CMS Membership Actually Do—And

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Barb joined CMS in 2017 after 30 years in hospitality. She's known for her caring nature and dedication to helping members.

Contact Barb

We've received a number of inquiries recently that all point to the same essential question:

> "We just buried my mother and then found her CMS membership card. What does it cover?"
>
> "I became a member 30 years ago but don't remember what it means."
>
> "A funeral home (in Calgary) said they would match CMS prices if I bought a membership—but I still paid $4,600 instead of the CMS price of $1,565. Why?"
>
> "My husband, who has dementia, says his CMS membership covers everything—but I can't find any paperwork."

Here is What Your Membership Does:

- Gives you access to lower priced, pre-negotiated funeral plans through trusted, locally owned funeral homes across Alberta
- Helps you record your wishes using our Funeral Planning Guidance Form, or online member profile which CMS partner funeral homes can access
- Allows your family to make fewer decisions under stress—saving them confusion, worry, and often thousands of dollars

Please tell your family, friends, and executor you are a member. If they don't know what CMS is or which funeral home to call, your membership won't help them.

A Real-Life Example: Why Choosing the Right Funeral Home Matters

One CMS member joined hoping to save money—but ended up using a non-partner funeral home. The provider promised to "match" CMS pricing but then added upgrades, high-priced urns, and additional services.

She paid $4,600—nearly three times the CMS price of $1,565. Her husband made the same mistake. Together, they spent over $6,000 more than necessary.

This shows how confusion or misplaced trust can erase the very savings CMS is here to provide.

Make Sure Your Plans Are Honoured

- ☐ Complete the Funeral Planning Guidance Form (PDF)
- ☐ Share it with your family and executor
- ☐ Clearly name your preferred CMS partner funeral home—many families mistakenly contact providers who don't honour CMS pricing
- ☐ If you've prepaid, give your executor and family a copy of the

prepaid contract
- To help guide informed choices, show your family where to find CMS Member-Priced Plans listed in detail on our website
- Do not store important documents in a safety deposit box—they may not be accessible in time

Only CMS Partner Funeral Homes Honour Our Pricing

- View CMS Partner Funeral Homes (scroll to bottom page)

Don't assume all providers will recognize or honour CMS plans. Only our contracted partners do.

Planning ahead is a lasting gift to your loved ones. Make sure they have what they need to carry out your wishes with confidence.

Let us know if you have questions. We're here to help.
- 403-248-2044
- admin@coopmemorial.org
- www.coopmemorial.org

The Cooperative Memorial Society helps Albertans plan ahead with clarity, dignity, and peace of mind. Through trusted resources, education, and community partnerships, we empower individuals and families to make informed end-of-life decisions. CMS remains focused on financial responsibility, expanding our reach, and meeting the evolving needs of our members across the province.

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