

What to Do When a Member Passes Away

Losing a loved one is a deeply emotional and challenging experience. During this time, you are not alone. The Cooperative Memorial Society (CMS) and our trusted funeral partners are here to guide and support you through the next steps. This guide will help you navigate the process and ensure that arrangements are handled smoothly.

Understanding Funeral Arrangements for CMS Members

Some CMS members have planned their funeral arrangements in advance, while others have not. Funeral homes affiliated with CMS can check the CMS database to see if any preferences have been recorded or funeral plans purchased. Additionally, the deceased may have left instructions with their personal representative (executor) or next of kin.

Immediate Steps to Take

1. Notify the Funeral Home

- Contact a CMS-affiliated funeral home to ensure the deceased receives the discounted funeral plans available to members.
- Inform the funeral director that the deceased was a CMS member. You do not need the membership number—funeral homes can retrieve member details using search criteria such as address or email.
- Provide any organ, body, or tissue donation details if arrangements were made.
- The funeral home will coordinate the transfer of your loved one and arrange a meeting with the personal representative (executor) to discuss funeral plans.

2. Inform Key Family Members

- Notify immediate and extended family in person, by phone, or electronically via Zoom, Google Meet, or a private Facebook Family Page to share updates and coordinate decisions.

3. Secure the Home and Vehicle

- Lock the home and vehicle to protect personal belongings.
- Ensure the car is legally and securely parked to avoid towing or fines.
- If the home will be vacant, notify:
    - Local police (non-emergency line)
    - Landlord or property manager (if applicable)
- Arrange for temporary pet care, if needed.

Working with the Funeral Director

The Funeral Director Will:

- Check the CMS database for any funeral information recorded by the deceased.
- Guide the personal representative in selecting a CMS plan (if one was not pre-selected or prepaid).
- Provide a contract outlining all services and costs.
- Assist with legal documentation, including:
    - Registration of Death (a legal requirement in Alberta)
    - Statement of Death, which is required to obtain a Death Certificate
    - Completing vital statistics forms using the member's profile information

The Personal Representative Will:

- Ensure the deceased's wishes are followed.
- Follow the selected CMS plan to avoid unnecessary expenses.
- Communicate clearly with the funeral director if they do not want additional services beyond the CMS plan.
- Consider bringing a family member or friend for emotional support during discussions.

Additional Important Steps

4. Notify Key Contacts

- Inform:
  - Employers
  - Close friends and extended family
- Check email accounts and contact lists for additional people who need to be notified.

5. Manage Social Media Accounts

- Decide whether to post an online announcement based on the deceased's preferences.
- For Facebook, you can:
  - Memorialize the account
  - Delete the account (if a legacy contact was assigned, they can manage this process)

6. Redirect Mail

- Use Canada Post's Mail Forwarding service to prevent mail from accumulating and to identify subscriptions, creditors, or accounts requiring cancellation.
- Contact Canada Post Customer Service at 1-800-267-1177 or visit their website for online services.

7. Write the Obituary

- Save costs by writing the obituary yourself using CMS guidelines and templates, or use free resources available online.
- Consider creating two versions:
  - A detailed obituary for online sharing
  - A shorter version for newspapers to minimize publishing costs
- To protect against identity theft, avoid including the exact birth date.

8. Consider After-Care Services

Some funeral providers offer after-care services (*may have additional fees for this service*), including:

- Applying for death benefits (e.g., Canada Pension Plan (CPP), Veterans' benefits)
- Cancelling driver's licenses and bank accounts
- Handling estate tax matters

If the personal representative prefers to manage these tasks independently, they can use the CMS' Guide for Personal Representatives in Alberta.

Helpful Resources

- McInnis & Holloway Funeral Homes – *Remembering a Life: What to Do When a Loved One Passes Away* (A compassionate guide for Calgary and surrounding areas)
- Parkland and Heartland Funeral Homes – Funeral Pre-Planning Booklet (Funeral planning guide for central Alberta)
- Connelly and McKinley Funeral Homes – Funeral & Cremation Guide (A resource for families in Edmonton)
- Government of Alberta – *Saying Farewell* (A comprehensive guide to funeral planning and dealing with loss)

For additional support, check with other CMS's funeral service providers for tailored resources and assistance.

You Are Not Alone

If you have any questions, please talk to the funeral director or call CMS—we are here to help you through this process.