



Calgary Co-operative Memorial Society Ltd
 57th Annual General Meeting Minutes
 Saturday, January 28, 2023–1 P.M.
 Zoom

Introduction	by: Director, Susan Costello	Time: 1:05 p.m.								
<ul style="list-style-type: none"> • The meeting started at 1:05 pm by Director, Susan Costello introducing the directors • Susan thanked our sponsors Servus Credit Union and Calgary Co-op 										
Land acknowledgement	by: Director, Jerry Jonasson									
Board Introduction	by: Director, Susan Costello									
Susan introduced the board members to the members.										
Polling question about membership										
<table border="1"> <thead> <tr> <th>POLL QUESTION</th> <th>YES</th> <th>NO</th> <th>UNSURE</th> </tr> </thead> <tbody> <tr> <td>Are you a member of the Cooperative Memorial Society</td> <td>95%</td> <td>5%</td> <td>0%</td> </tr> </tbody> </table>		POLL QUESTION	YES	NO	UNSURE	Are you a member of the Cooperative Memorial Society	95%	5%	0%	
POLL QUESTION	YES	NO	UNSURE							
Are you a member of the Cooperative Memorial Society	95%	5%	0%							



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1. Call to Order / Quorum	by: Board Chair, Terry Geib	Time: 1:15 p.m.
<ul style="list-style-type: none"> Ms. Geib called the 57th Annual General Meeting to order at 1:15pm CMS Bylaws state that 1/10th of members or 50 members, whichever is less constitutes quorum. With 177 attendees, quorum is met and the meeting was dually constituted 		

2. Approval of Agenda	By Vice-chair: Sylvia Kasper		
POLL QUESTION			
Moved by: Terry Geib	Seconded by: Tim Duthie	YES	NO
Do you approve the minutes of the Jan. 29, 2022, Annual General Meeting as presented? (153 votes)		100%	0%
Motion carried			

3. Minutes of the Previous Annual Meeting. 29 January 2022	By Vice-chair: Sylvia Kasper		
<ul style="list-style-type: none"> Ms. Kasper presented a summary of the meeting minutes posted from the previous AGM on January 29, 2022 			
POLL QUESTION			
Moved by: Sylvia Kasper	Seconded by: Tim Duthie	YES	NO
Do you approve the minutes of the Jan. 29, 2022, Annual General Meeting as presented? (148 votes)		100%	0%
Motion carried			



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4. Board Annual Report for the period of November 1st, 2021, to October 31, 2022	By	Chair: Terry Geib
<ul style="list-style-type: none"> • • The CMS met one of its biggest milestones to be the memorial co-operative for all Alberta. with 22 service providers covering as far south as Lethbridge and as far north as St. Albert. • This growth is due to the addition of members and service providers from the Memorial Society of Red Deer and District in 2021 and the addition of members from the Memorial Society of Edmonton and Area in 2022. • Board work is driven by our strategic priorities to: <ol style="list-style-type: none"> 1. Expand memberships 2. Provide CMS benefits in more Alberta communities 3. Add the “expertise” we need to our board and committees 4. Increase value for you, our members 5. Unify contracts with our service providers, and 6. Create a more sustainable operating model for our board and operations. • Highlights made on these strategies over the past board year: <ul style="list-style-type: none"> ○ We added 10,000 active members from the Edmonton area and sold 1462 new memberships. ○ We added three new service providers who have 12 locations in Edmonton and area. ○ Our Membership Services Coordinator managed about 2000 emails (up from 1600 in 2021) and close to 1500 phone calls (up from 1000 in 2021). • The majority of CMS members are in the Calgary, Airdrie, Cochrane area, now followed by Edmonton and area and the rural communities. • About 7,300 members do not have addresses in our database likely because when their data was transferred from Edmonton, there was no address attached to the file. We figure these people have likely passed away, or they have not updated their record. Sylvia has been working in her spare time to review this information. • In total, we estimate we have close to 54,300 active members – which may change as we discover the status of the 7300 members without addresses. • To add more expertise, the board has restructured its committees to allow non-board members to sit on them. • Jerry Jonasson led our member engagement committee who coordinated three email newsletters to members, implemented a significant social media campaign on Instagram and Facebook, coordinated a number of presentations online and in-person and ran advertisements in various newspapers across the province. • Over the summer, we updated our online registry, so that members can now enter their obituary information and revised vital statistics information required by the government of Alberta upon a death. • In total, the board had 10 board meetings, conducted 16 committee meetings and 10 ad hoc meetings. It is this hard work, that has helped us be one of the strongest Memorial Societies in North America. 		



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4.1 Service Provider Committee	By	Secretary: Tim Duthie
<ul style="list-style-type: none"> • The purpose of the Service Provider committee is to work with service providers to negotiate ongoing service contracts for each of the key service areas covered by CMS. <ul style="list-style-type: none"> ○ Our Key Duties and Responsibilities: ○ Engage with service provider(s) for the purpose of opening contract negotiations ○ Communicating CMS requirements to the service provider(s) ○ Reviewing and recommending service provider proposals to the board. ○ Ensuring that service contracts are fully executed by CMS and the service provider(s) ○ Resolve with service providers any member or member estate complaints involving failure to provide contracted services or prices. • Two of our contracts expired at the end of 2022. We have renewed with McInnis & Holloway covering Calgary and Area, as well as Cornerstone covering Lethbridge and area. • As many of you are experiencing in your own daily life, inflation has been a real and direct impact on all areas of the economy. From energy prices to food prices, the costs of many goods have increased. • As partners with our service providers, we accepted that there would be significant cost increases in the plans for the upcoming terms. As we now have many service providers, we can confirm the information via different sources. • Both service providers worked closely with us to build an acceptable plan that meet the objectives of both CMS and the service providers. Our plans continue to offer the best value for our members' needs. • In addition, both plans offer flexibility to make choices that best suit your needs. • Plans for our service providers in Calgary & Area and Lethbridge and Area are available on our website. • Based on member feedback and to provide the best value for our members, the McInnis & Holloway plan has changed in structure from the previous plans. • The cost of the services is now separate from the cost of the casket for both our burial and cremation plans. Members have asked for more flexibility and choice on the casket options and this new structure provides it. • We have also made some change to the choice of caskets based on availability, costs, and member value. As always, the final choice for your arrangements is your choice. You can work with our service providers to find the right plan for you. • Thank you. I'd now like to hand it over to our director, Louis Grenier, chair of the End-of-Life Advisory Committee. 		



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4.2 End of Life Committee	By	Director: Louis Grenier
<ul style="list-style-type: none"> • Purpose: <ul style="list-style-type: none"> ○ to increase awareness about CMS ○ to increase awareness about end-of-life planning ○ to focus on specific objectives • Key indicators will help us know if we are on the right track. • Objectives: <ul style="list-style-type: none"> ○ Provide information and resources about end-of-life preparation to CMS members online and Service providers who help their clients with these issues. • Strategy: • Get a better understanding understand what the members’ needs are by surveying members • Use the knowledge gained to develop and disseminate information to members. • A test survey has been posted on the website. <ul style="list-style-type: none"> ○ Some issues that CMS could resolve have been identified. • The data gleaned from the survey would enable CMS to: <ul style="list-style-type: none"> ○ Identify CMS member needs. ○ Serve members to have a better idea of their own needs regarding end-of-life preparations. ○ Identify people, resources, or services that can offer support for the identified need areas. ○ Prepare videos on the identified need areas and categories. • We look forward to your participation in the surveys. Your contributions will guide our efforts in identifying your needs. It will enable the CMS to offer new support and resources to our members. • The committee participants contributed a wealth of knowledge, skills, expertise, and experiences that will make this a practical project to serve our members’ needs and that of various service providers whose clients may be interested in end-of-life preparation. Committee members include: <ul style="list-style-type: none"> ○ Yvonne Martin-Morrison; A Senior Financial Planner who is our guest speaker ○ Bianca Kratt; A Lawyer ○ Debbie Patterson; An Accountant and Board candidate ○ Ross McNichol; A retired Accountant and Board candidate ○ Diana Eaid; A retired Social Worker ○ Terry Geib: our board chair, and Myself. • I wish to thank Yvonne Martin-Morrison who met with the Board to explain her experiences and present ideas on how to offer more support to the CMS Members. Yvonne’s presentation led to the establishment of the End-of-Life Advisory Committee (EOL). • I also wish to thank all the EOL committee members for their valuable contributions. 		

4.2 Board Capacity Committee	By	Treasurer: Mark Farris
<ul style="list-style-type: none"> • The Board Capacity Committee is comprised of 3 board members, Mark Farris, Louis Grenier and Susan Costello. Given that the Legislative Review committee, which is chaired by Louis, is comprised of the same 3 participants, I’ll provided an updated on that committee as well. • The committee met 10 times during 2022. To start with, let me define what both committees do. • The Board Capacity Committee was created to recruit new members to the Board of Directors or to Committees and to provide any necessary training to the existing and new board members. The Legislative Review Committee monitors funeral and cooperative legislation as it pertains to the cooperative and its members. • There were 6 major projects discussed on these 2 committees throughout the year: 		



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- The Committee actively recruits and interviews candidates for both the Board and the Committees. This year, we have 3 new board candidates and 5 new members to help on Committees. As a shameless plug, I would encourage those that have the time, interest, and skillset to consider learning more about joining this organization in a more active capacity.
- The second project was to update our Directors Handbook, which is a resource document for board members on the history, operation of the cooperative. This document was last updated in 2018.
- In conjunction with updating the Directors Handbook, we developed Terms of Reference for each of the 10 operating committees.
- In partnership with the Administrative Liaison Committee, we help define roles and responsibilities of our Membership Services Coordinator contract position given the growth the cooperative has experienced in 2022.
- And lastly, for the Legislative Watch Committee, we worked on streamlining the Alberta Funeral Act into a member-friendly document and reviewed the proposed amendments to the Alberta Cooperatives Act.
- All in all, a very busy year and I would like to end by personally thanking both Susan and Louis for all their hard work this year. Thank you.



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5 Financial Report	By	Treasurer: Mark Farris
<ul style="list-style-type: none"> • A copy of the 2022 Annual Financial results are posted on the CMS website. • In accordance with our bylaws, the CMS Annual Financial Statements for the year ending October 31, 2022 have been independently reviewed by Paula Fuerst, our financial reviewer. Paula is a retired CPA who spent 27 years with CRA in various capacities but whose final position was the Budget Officer for the Audit Division. Prior to that she spent 7 years with a CA firm. As you see here in his letter dated December 15, 2022, Ms. Fuerst did not have any concerns to be noted following her review. We want to thank Ms. Fuerst for accepting the task of completing the financial review this year. Guy Lallier, who completed this for CMS in the previous few years, unfortunately passed away following a brief illness. On behalf of the CMS board, we want to acknowledge the work Mr. Lallier provided and pass on our deepest condolences to the Lallier family. • In the financial reports you will see reference to Notes. These notes can be found on the last page of the financial results and include more description on the item referenced. • I would like to take this time to thank our bookkeeper, Grace Ellwood for her work in updating QuickBooks throughout the year and also the Financial Oversight Committee for their work in reviewing the financial results on an ongoing basis. 3 board members sit on that committee, including Sylvia Kasper, Peter Stacey-Salmon and Susan Costello. • To begin with, I would like to provide a review of the Revenues and Expenses for CMS for the latest fiscal year as compared to the previous fiscal year. In this report shown, you will note the 3 columns representing the description of the revenue or expense item on the left, the latest fiscal numbers in the centre, and the comparison numbers for the previous year on the right. We will be focusing on the centre column as this represents the latest results. I would also like to point out that CMS reports on a Cash basis as opposed to an Accrual basis. In essence, we record income and expenses as they are received or paid through the bank account. Throughout this review of the financial results, I will mention the dollars reported and excluded the “cents”. • Revenues for the last fiscal year ending October 31, 2022, totaled \$119,289 which was a 20% increase from the previous year’s revenue of \$99,141. The increase can be mainly explained by the transfer of bank balances from the Red Deer Memorial Society and Edmonton Memorial Society following the amalgamation with CMS. In total we received \$5,533 from Red Deer and \$13,112 from Edmonton. For accounting purposes, we classified both deposits as “Donations”. • Revenue also increased year-over-year due to new members joining and records fee from our service providers. This partially offset the decline in interest income from GIC’s. • Breaking down the revenue into a little bit more detail, we show 4 categories: interest income, memberships, other income and record fees. • Interest income for the last fiscal year was lower than the previous year as some GIC maturities were reinvested short term at a time of historically low interest rates in Canada. However, we have been able to take advantage of the recent increase in rates, but this will not be reflected until next year. • Memberships totaled \$58,731, a 5% increase from the previous year. This category of memberships is further broken down into memberships received by mail, memberships purchased online and members who have transferred in from another society as shown in Note 2. • Other income represents donations that the society received including the deposits received from the Red Deer and Edmonton Memorial Societies and lastly, • Record fees are the monies received from our service providers when a member pre-pays for a funeral or at their passing. Record fees are collected from all service providers including Calgary, Southern Alberta, Central Alberta which includes Red Deer and area and Northern Alberta which includes Edmonton and area. • Expenses are next and for the latest fiscal year total expenses were \$66,519, a 15% increase from the previous year of \$58,040. Expenses are broken down further into 5 broad categories and these include administration costs, contract services, outreach, technology and board expenses. We will go through these expenses in more detail in a moment. • At the very bottom you will note the surplus. For the latest fiscal year, the surplus, which is just simply subtracting the expenses from the revenue, is \$52,770, an increase from the previous year surplus of \$41,100. Again, much of this increase can be attributed to the amalgamation of the Red Deer and Edmonton Memorial Societies. All-in-all, another good year for CMS and its members. 		



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- First let's start with Administration Costs which in total decreased slightly to \$5,288 versus \$5,643. Two of the larger expenses in this category include office rent and accounting and bookkeeping fees. This latter category includes our bookkeeper, Grace Ellwood, our subscription to our accounting program QuickBooks and also the cost associated with our annual financial review last year completed by Guy Lallier.
- Our next category of Contract Services which are costs associated with our Membership Services Coordinator, Barb Montgomery, who operates under the company name of Montcare Services. Contract Service costs were up year-over-year given an inflation adjustment. As a reminder, if you do move or change your contact details, please go online to update your member profile.
- The next category on our Expense Summary is Outreach which can be viewed as our marketing and advertising category as this mainly includes advertisements in publication such as the Kerby News, Lethbridge and Medicine Hat newspapers and now Red Deer and Edmonton. Year-over-year Outreach costs declined slightly to \$9,545 from \$10,744.
- The second last category is Technology which includes maintaining our member database, sending communication to members through newsletters, initiating a Social Media strategy and board tools such as Zoom and Survey Monkey. For the year, our Technology expense increased to \$11,831 from \$5,326 and most of this increase is attributed to our Social Media expense which includes outsourcing the content and posting to an outside firm.
- CMS is active on both Facebook and Instagram and if you have access to either or both social media platforms, I encourage you to look us up and the messaging relayed. And with all content providers, "following" us increases the reach of our message to more Albertans.
- Our last category for expenses is for the Board. For the latest fiscal year board expenses increased to \$5,833 versus \$2,891, which included hiring a copywriter to create a member friendly summary of the Funerals Act, some printing and like the previous year, gift cards purchased for board members in lieu of a Christmas dinner, to thank them for their continued efforts on the board. In summary then, total expenses for the year were \$66,519 versus \$58,040.
- The second last page to report on is the Balance Sheet, which is a summary of assets, liabilities, and member equity. The columns are structured exactly the same with a description of the balance sheet item on the left-hand side followed by the latest fiscal year results in the centre and the previous fiscal year results to the far right.
- As of October 31, 2022, Assets for the Cooperative Memorial Society totaled \$564,860 versus \$512,090 the previous year. The increase in assets year-over-year is attributed to the surplus that was reported this year and although there was not much change in the Servus Credit Union chequing account balance, there was an increase in GIC's or Guaranteed Investment Certificates. CMS only invests surplus funds in the safety of GIC's and we currently have various maturities between 2023 and 2025.
- There are no liabilities for CMS and therefore Membership Equity is equal to the Total Assets which is \$564,860.
- The last page of this report, which I referenced earlier, provides a description of the notes that are referenced throughout this financial report.
- That is the financial results update for the fiscal year ending October 31, 2022, for the Cooperative Memorial Society.

Revenues and Expenses for
the fiscal year ending October 31, 2022

	This Year	Previous Year	Change
Total Revenues:	\$ 119,289	\$ 99,141	20%
Total Expenses:	\$ <u>66,519</u>	\$ 58,040	<u>15%</u>
Surplus:	\$ 52,770	\$ 41,100	28%

- As of October 31, 2022, Assets for the Memorial Society totaled \$564,860

POLL QUESTION

Moved by:	Mark Farris	Seconded by:	Sylvia Kasper	YES	NO
Do you approve the financial statements for the year ending October 31, 2022, as presented?				100%	0%



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6 Thank You to Retiring Directors	By	Vice-Chair: Sylvia
<ul style="list-style-type: none"> • Each year, the term of four directors comes to an end. Sometimes, they will agree to stand for a further term. This year, however, all four are retiring from the Board: <ul style="list-style-type: none"> ○ Our all-time longest-standing director, Nellie Pintus, is leaving the Board after 27 years of dedicated service in a wide variety of areas. Many of you may remember Nellie doing countless presentations for CMS to interested people everywhere. ○ Jerry Jonasson is stepping down after 14 years on the Board, where he planned and implemented our print advertising and coordinated our AGMs. ○ Peter Stacey-Salmon has given the Board 6 years of his financial guidance and wisdom. ○ Louis Grenier has been a director for three years, during which he contributed a vast knowledge of the cooperative model and demonstrated an unbelievable work ethic. ○ In addition to the four retiring directors, Lyndee Kehler has resigned from the Board, after two years of service, during which she brought to us a wealth of information and guidance about smart use of social media. • They are leaving five sets of very big shoes to fill! On behalf of the Board and members, I would like to thank all of them for their innumerable contributions. You will be sorely missed. 		

7 Director Election	By	Vice-Chair: Sylvia
<p>The bylaws do offer the possibility of nominations from the floor. The virtual format is not conducive to that process.</p> <p>The Board of Directors offered three candidates for consideration.</p> <ul style="list-style-type: none"> • Richard Godwin • Ross McNichol • Deb Patterson 		
POLL QUESTION		
Moved by:	Mark Farris	Seconded by: Louis Grenier
Do you approve the slate of three candidates: Richard Godwin, Ross McNichol and Deb Patterson? (162/162 votes)		YES 100%
		NO 0%

8 New Business	By	Chair: Terry
No New Business was raised		



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9 Question and Answer		By	All Directors
Question	How are you going to fill the other Board vacancy?		
Answer	Our Board Capacity Committee is charged with director and committee member recruitment and we are looking for volunteers for all vacant roles.		
Question	Can you please comment on how the additional administrative responsibilities has increased with the amalgamation of local societies?		
Answer	With the increase in members, the work of our Membership Services Coordinator increased fielding member inquiries received predominately by email and telephone. There was some some additional work dealing with inquiries from new service providers.		
Question	I and my husband have been members for decades. He passed on 3 years ago. I wonder if you have a new form, updated -- which I need to fill out to be up to date?		
Answer	Our member forms on our website. You can update them and save them at home for your family/executor: https://www.calgarymemorial.com/member-forms--card.html		
Question	Are people in Barrhead, AB able to join this co-op?		
Answer	Yes. Our Edmonton service providers will cover the Barrhead area.		
Question	Are communities north of Edmonton Alberta being targeted for service providers; media information; print information?		
Answer	We will be exploring this. Grande Prairie is our first priority.		
Question	Is McInnis and Holloway the only provider in the Calgary area?		
Answer	Yes they are.		
Question	Where can one find the names of all service providers in Edmonton? Mark said that the Calgary and Lethbridge ones were on the website, but he didn't mention Edmonton and other areas.		
Answer	All of our service providers are listed on our website here: https://www.calgarymemorial.com/locations--plans.html		
Question	My parents transferred from the Edmonton society. How can we check to see that all their membership has transferred over?		
Answer	Email admin@calgarymemorial.com		
Question	Is there an Edmonton office or is all business now conducted on line?		
Answer	Our office is in Calgary but we serve all Alberta members		
Question	Is there an opportunity to transfer the membership to our family member in Calgary?		
Answer	Memberships are per-person. Each person must have their own membership		
Question	What is the best way to communicate with the office?		



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Answer	Email or phone
Question	Do you have a check list available on what to do when a loved one passes away?
Answer	There are lists like that on our website under "more": https://www.calgarymemorial.com/death-of-member.html
Question	Who are the new service providers in Edmonton? Who will be the Edmonton service providers starting April 1, 2023 and what will be the new contracts?
Answer	All of our providers are listed on our website under 'locations and plans': https://www.calgarymemorial.com/locations--plans.html Edmonton currently includes Foster & McGarvie, Serenity and Trinity.
Question	I just noticed the url and it says "calgarymemorial" and it should say cooperative memorial if this is truly a "provincial" society.....
Answer	We are aware of this and we are working on a name change and corresponding URL change.
Question	Are the costs for Facebook & Instagram one-time or regular annual costs?
Answer	Facebook and Instagram do not cost us money to have accounts. However, we pay a monthly fee to a contractor to execute our social media posts.

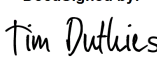
Next Annual General Meeting:	Saturday, January 27, 2024, at 1:00 p.m.
10. Meeting adjournment	Meeting adjourned 2:00 p.m. Chair, Terry Geib

POLL QUESTION					
Moved by:	Terry Geib	Seconded by:	(not required)	YES	NO
Do you approve the conclusion of the annual general meeting?				100%	0%

After the Annual General Meeting, CMS welcomed our guest speaker, Yvonne Martin-Morrison.

DocuSigned by: Terry Geib

 Board chair
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DocuSigned by: Tim Duthie

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