



Welcome and Introductions

- Sylvia Kasper, the CMS Board Chair, introduced herself and welcomed members to the meeting session at 1:05 pm, after allowing a bit of extra time for members to sign in – this year Zoom has added a requirement to have at least a free Zoom account in order to register for and attend the Annual General Meeting.
- Ms. Kasper noted that this year's meeting is particularly significant as CMS transitions to a new governance model, allowing the Board to focus on strategic leadership, while the new appointed Executive Director manages operations.
- Ms. Kasper gave a brief mention of the meeting agenda and the presentation to follow the meeting, from the guest speaker, Tyler Hamil from Covenant Health, on Advance Care Planning and Palliative Care.
- Ms. Kasper then introduced and thanked the Board, the staff, and especially the members – who are the heart of CMS.
- **Ms. Kasper then called the meeting to order at 1:09 pm.**

Land Acknowledgment and Remembrance

- Ms. Kasper shared a Land Acknowledgment
- Ms. Kasper asked everyone to take a moment as well to remember our members who had passed away during the past year

Meeting Format and Voting Procedures

- Ms. Kasper then provided an overview of members' ability to participate in the AGM webinar, via the Chat and Q&A features, and using Polling for voting, noting that only one vote per device would be counted if more than one member is sharing a particular device. She noted that the meeting is being recorded, and in addition to draft minutes (subject to approval at the AGM next year), the CMS website will contain a recording of this meeting, available within a short time.
- To assist with polling and ensure that the system was working, a Test Vote, asking people to reply as to whether or not they are a CMS member. The test was successful.

Quorum and Agenda Approval

- Ms. Kasper indicated that CMS by-laws require at least 50 members to constitute a quorum, and with over 100 members present, she declared the quorum requirement to be met.
- Ms. Kasper presented a slide showing the meeting agenda, and then asked for any additional items for the Agenda – seeing none, she asked for a Motion to approve the Meeting Agenda – via the Chat, the Motion Mover (Dawn Green) and Seconder (April Walters) were recognized.



- Ms. Kasper then called for a vote on the Motion, and the Poll Question was put up for members to respond to – each Poll Question had three optional answers: Yes, No, and Abstain. A total of 101 members responded to the Poll, with 95 (94%) voting in favour, and 6 abstaining. Ms. Kasper then declared that the Agenda was approved as presented.

Approval of Previous AGM Minutes

- Mr. Tim Duthie, Vice Chair of the CMS Board, mentioned that the draft minutes of the 58th AGM, held on February 24, 2023 via webinar had been reviewed by the Board and posted on the CMS website following the meeting. Key highlights from the 58th AGM included updates on service provider contract renewals during the prior year, the financial report and board elections. There were no issues raised by members.
- Mr. Duthie asked members in attendance to post any proposed amendments to the Minutes to the Zoom Chat Box – after a pause to provide members with time to respond, seeing none, he called for a Motion to Approve the Minutes of the 58th Annual General Meeting.
- The requested motion was made by April Walters, and was seconded by Jerry Jonasson. Mr. Duthie then called for a Vote on the Motion.
- Of 102 responses, 95 voted yes and 7 abstained. Mr. Duthie declared that the minutes were approved.

Report of the Board Chair

- The meeting was then turned back to Ms. Sylvia Kasper, Board Chair for the past year, who shared several highlights from the past year –
 - Over 750 attendees at online workshops and in-person presentations, as well as tradeshow booths manned in Edmonton, Calgary, and Red Deer.
 - Board members visited service providers in Edmonton, Calgary, Olds and Red Deer in June.
 - In September, the URL was changed from calgarymemorial.com to coopmemorial.org to improve recognition among Albertans, enhance accessibility for members across the province, and strengthen CMS's branding as a provincial organization.
 - After an extensive recruitment process, supported by a Human Resources consultant, the Board appointed our first-ever Executive Director on November 1, 2024, allowing us to begin the formal process of transitioning to a policy governance model.
 - The Board formulated a new Strategic Plan and formally approved it in January 2025, focusing on membership growth, risk management, operational efficiency, financial stability, and community outreach. A copy of the strategic plan is available on our website.



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- Ms. Kasper noted that -
 - CMS welcomed over 1,600 new members during the past year, supporting families through a similar number of member passings, with Plan B1 (cremation) remaining the most popular choice among members.
 - To enhance our outreach, we've expanded community presentations, direct mail campaigns, and strategic partnerships, increasing CMS's visibility across Alberta. We've also formalized a volunteer presenter program to support our dedicated speakers in Edmonton and Calgary, ensuring they have the resources they need to effectively represent CMS.
 - A significant operational change will take place later in 2025 as we decided to vacate our office at CommunityWise Centre in downtown Calgary, as a result of significantly rising rental costs. With CMS operating fully online, this move will not impact member services. Starting in May 2025, all mail correspondence will be received via a new P.O. Box, allowing us to allocate resources more efficiently while maintaining the same high level of member support.
- Ms. Kasper then once again thanked all those who contributed to the success of CMS.

Report of the **Executive Director**

- Ms. Terry Geib, Executive Director, again welcomed everyone to the meeting and gave her report, which included some key updates on achievements and challenges, and priorities for the coming year. She began her report with a story to highlight the profound difference that CMS can make in people's lives:

Impact Story –

One of our members, Sarah, faced the devastating loss of her mother—the person who had always been her source of strength and guidance. Grief-stricken and overwhelmed, Sarah dreaded the thought of navigating the complexities of funeral arrangements while still trying to process her loss.

But because her mother was a CMS member, everything had already been planned. The decisions had been made, the arrangements set, and the financial burden significantly reduced. Instead of spending her time making rushed choices under emotional distress, Sarah was able to focus on what truly mattered—honouring her mother's memory, leaning on her family for support, and finding space to grieve.

Sarah later told us how deeply grateful she was for CMS, not just for the cost savings but for the peace of mind it brought during an incredibly difficult time.

Too often, we avoid talking about death with the people we love the most. But having these conversations is one of the most important things we can do. It ensures our wishes are understood and respected, spares our loved ones from having to make difficult decisions in moments of grief, and fosters open communication that can strengthen family relationships. By planning ahead and



talking about our end-of-life choices, we provide a final gift—clarity, comfort, and peace of mind for those we leave behind. It truly is our final legacy.

Financial and Membership Health

From an operational perspective, CMS maintains financial stability, primarily supported by membership dues and record fees. Following the introduction of GST on membership fees in 2023, we have emphasized clear and open communication regarding this update.

The Financial Oversight Committee explored the possibility of obtaining charitable status. However, after thorough review, the Board determined that this is not a priority at this time.

Looking ahead, risk management and financial sustainability remain critical. As we expand outreach and absorb additional costs associated with the Executive Director role, securing additional funding sources will be key to maintaining growth.

Governance and Strategic Initiatives

From a governance perspective, the CMS Board is committed to strengthening and modernizing our policies to support long-term success. Key initiatives include:

- Updating bylaws and articles to align with the Cooperatives Act, with a goal of presenting revised documents for member approval at next year's AGM.
- Enhancing financial oversight, refining reporting structures, and improving accountability measures.
- Strengthening records management, with improved security and backup protocols to safeguard critical organizational documents.
- Implementing new collaboration tools for board meetings and project management to streamline workflows and decision-making.

These improvements will allow CMS to operate more efficiently, ensuring better service to our members.

Locking In Today's Funeral Rates

One of the most important financial decisions you can make is prepaying for your funeral, ensuring that you lock in today's rates before expected price increases.

Our contract with McInnis & Holloway, serving Calgary and the surrounding area, expires on December 31, 2025. While we anticipate negotiating a new agreement, past renewals show that funeral prices typically rise when the new contract is signed, which could happen as early as November. If the contract is finalized before the end of 2025, waiting until December could mean paying higher prices.

By prepaying now, you can secure current pricing before any increases take effect. Locking in today's rates protects you from inflation and market-driven cost adjustments. If your circumstances change, prepaid plans



are refundable at face value, minus a small administrative fee. However, it's important to note that not all prepaid plans are transferable. If you move to an area without a funeral home affiliated with a memorial society, you may need to pay additional costs or choose to cash out your plan.

To take advantage of current pricing, we strongly encourage members to make funeral arrangements before the end of November, 2025. For assistance, contact CMS or reach out to McInnis & Holloway directly. Their contact information is available on our website.

Challenges & Opportunities for Growth

As a small organization, balancing a growing workload with limited staff and volunteer resources continues to be a challenge. To address this, we're actively exploring ways to streamline operations while maintaining the high level of service our members expect.

One key area of focus is leadership continuity. With ongoing board turnover, ensuring strong governance and stability is essential. We're working to improve succession planning to maintain consistency and long-term leadership.

Member engagement is another priority. CMS relies on volunteers to help expand our reach, and we need more people to get involved. Whether it's distributing brochures, delivering presentations, or supporting outreach efforts, every contribution makes a difference.

Financial sustainability remains top of mind. As we expand our outreach and services, identifying additional funding sources will be critical to ensuring the long-term success of CMS.

Your involvement strengthens our organization. If you're passionate about our mission, we encourage you to join us in expanding CMS's impact and ensuring that more Albertans have access to affordable and informed end-of-life planning.

2025 Roadmap

Looking ahead, our priorities include:

- Strengthening community engagement through expanded partnerships with estate planners, healthcare professionals, and seniors' organizations.
- Enhancing digital tools to streamline membership management and improve accessibility.
- Implementing new financial sustainability initiatives to maintain affordability for all members.

Get Involved – Make a **Difference!**

CMS thrives because of engaged members like you! Here's how you can be part of the impact:

- Join the Board – Help shape policies, guide strategies, and drive meaningful change.



- Share Your Skills – Contribute your expertise in video editing, social media, writing, or event planning. You can even bake cookies for our special events.
- Be a Volunteer Presenter – Educate communities on the importance of end-of-life planning.
- Spread the Word – Deliver brochures to your old workplace, seniors' residences, hospices, and hospitals.
- Share with Your Network – Inform family, friends, and neighbors about CMS and its benefits.

Your involvement strengthens our mission—let's make a difference together!

Acknowledgments & Closing

I would like to extend my sincere gratitude to the CMS Board of Directors, staff, volunteers, and members for their ongoing support and commitment.

As we move forward, we have an incredible opportunity to expand our reach, enhance our services, and reinforce CMS's role as a vital resource for Albertans.

Thank you for your continued trust and involvement. Together, we're making a lasting impact.

Financial Report

The financial report for the fiscal year ended October 31, 2024 was given by the Treasurer, Ms. Debbie Patterson.

Ms. Patterson noted that a full copy of the 2024 Annual Financial Statements can be found by clicking on the link on the CMS homepage of the website at coopmemorial.org. For this meeting, we will be reviewing key excerpts from the financial statements.

In accordance with our bylaws, the CMS Annual Financial Statements for the fiscal year ended October 31, 2024, have been audited by Anthony Chiu, Chartered Professional Accountant. In his opinion letter, dated January 15, 2025, Mr. Chiu expressed a qualified audit opinion., which is a common audit outcome for non-profit organizations, as it is typically not possible to fully verify all sources of revenue due to their nature.

Throughout the financial statements, you will see references to Notes. These notes, found on Pages 8-11 of the full report, provide additional context and details about various items in the statements.

Ms. Patterson extended her sincere thanks to our Financial Oversight Committee for their diligence in reviewing CMS's financial results throughout the year. The committee members for this past year were Sylvia Kasper, Tim Duthie, Peter Stacey-Salmon and Ross McNichol, with herself attending as Treasurer to review results with the committee.

Financial Performance



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Revenues: For the fiscal year ending October 31, 2024, total revenue was \$125,004, reflecting a 0.6% decrease from the previous year's revenue of \$125,729. This slight decline is due to a decrease in record fees collected and GST being absorbed into membership fees.

Breaking this down further, revenue is categorized into four key areas: interest income, memberships, donations, and record fees.

- **Interest Income:** Interest income for the 2024 fiscal year was \$25,417, a significant increase from \$18,379 in 2023, due to higher interest rates and strategic reinvestment in Guaranteed Investment Certificates (GICs).
- **Membership Revenue:** Membership revenue totaled \$63,477, slightly increasing from \$62,021 in 2023. Online membership purchases remain a key driver.
- **Donations:** In 2024, we received \$1,321 in donations, a significant increase from \$227 in 2023. While we do not actively solicit donations, we are sincerely grateful for the contributions we occasionally receive, often in memory of deceased members.
- **Record Fees:** Funeral service providers collected a total of \$34,789 in fees, marking a 22.9% decrease from \$45,102 in 2023. Some of these fees were received following reminder letters we issued.

Expenses: Total expenses for the fiscal year were \$76,674, an 8.3% decrease from the previous year's \$83,594. Expenses are categorized as follows:

- **Contract Services:** Membership Services Coordinator – costs totaled \$34,200, slightly lower than \$35,625 in 2023.
- **Outreach Expenses:** Outreach expenses decreased to \$13,830, down from \$17,933 in 2023. This reflects a more targeted advertising approach.
- **Technology Expenses:** Expenses related to member database maintenance, communication tools, and online engagement were \$7,757, down from \$12,169 in 2023.
- **Board Expenses:** Board-related costs increased to \$5,523, compared to \$3,584 in 2023, due to increased meeting and travel costs.
- **Administration Expenses:** Rent, accounting/bookkeeping costs, and audit fees remain the largest administrative costs.

Surplus: At the bottom of the income statement, the net surplus for the fiscal year was \$48,330, an increase from \$42,135 in 2023, due to lower expenses and increased interest income.

On the balance sheet, as of October 31, 2024, net assets (that is, total assets less total liabilities) were \$662,960, compared to \$614,630 at the previous year-end. This increase reflects the surplus for the year.

Liabilities remain minimal, primarily consisting of accrued liabilities for prepaid expenses such as insurance and advertising. CMS remains financially strong, with Net Assets (i.e. accumulated surpluses) of \$662,960.



Pages 8-11 of the full financial report provide further details on the Notes referenced throughout the financial statements.

Looking Ahead to 2025

As we move into 2025, CMS anticipates a planned deficit (expenses will exceed revenues) as we invest in key initiatives to enhance our services and member engagement. These investments include:

- Website improvements
- Optimizing our CRM system (Customer Relationship Management)
- Strengthening outreach efforts
- Executive Director contract fees of \$65,000

As a non-profit, CMS has been accumulating reserve funds in anticipation of these planned increased costs, particularly as we transition from an operational board to a policy board.

For many years, CMS functioned as a volunteer-led organization, meaning that your volunteer Directors performed operational needs. Due to the growing complexity of our operations and the increasing demand for services, this model is no longer sustainable. To ensure continuity, efficiency, and long-term sustainability, we have:

- Developed a strategic plan to guide CMS forward.
- Contracted an Executive Director to oversee day-to-day operations and lead the rollout of initiatives in the strategic plan.

While this deficit is intentional, we will continue to monitor expenses closely and explore sustainable funding opportunities to support our long-term goals.

Conclusion

In summary, CMS had another financially stable year, with continued membership growth and prudent financial management. The organization remains in a strong financial position, ensuring sustainability for the benefit of our members.

That concludes my financial report for the year ending October 31, 2024. I would now like to open the floor to any questions you may have. Please enter your questions in the Q&A box. Thank you.

Questions

Five questions were read out verbally by Ms. Terry Geib. Those questions and answers follow here. Additional questions raised via the Zoom Q&A tab throughout the AGM, and written answers provided, are shown at the end of the Minutes.



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Question 1 – Why is there such a difference in bank charges from 2003 (\$35) to 2004 (\$1,341). Answer – Debbie Patterson - this is the result of a change in our accounting in 2024 – when new members pay their membership fee by credit card, there is a charge to process the fee – in past years this charge was offset directly against membership fee revenue; starting with the 2024 year we are now showing our credit card processing charges as an expense, as part of bank charges.

Question 2 – How often does CMS go to a RFP (request for proposal) for funeral services? If fees are expected to rise in Calgary, is there a plan to go back out for a RFP? Answer – Terry Geib – every time a contract is up for renewal, we go out for a RFP and will be doing so again in 2025. (Note – contracts typically have fixed service rates that apply for a two or three year term, so it is not unexpected that inflation can affect renewal rates at the end of that time).

Question 3 – I did not hear when the 2025 budget is to be presented to the members. Answer given by Terry Geib – the 2025 detailed budget is not being presented at this meeting; Debbie Patterson did make some references to additional expenditures in her report and an expected shortfall for the year, so you can review the meeting minutes on our website to see the references she made in that regard.

Question 4 – Where was the “First Data” (credit card processing) charge in 2023? Answer – from Debbie Patterson – in the 2023 financial statements this charge was netted against membership revenue.

Question 5 – Is there a planned effort to engage with funeral service providers throughout Alberta? Answer given by Terry Geib – Yes; there are more than 40 service providers across the province; we maintain regular engagement with our existing providers, and we are also working to expand our network of service providers across the province; recently I sent letters to 14 service providers in northern Alberta and in other areas in the province where we do not currently have a service provider under contract. The challenge we face in some smaller communities is that the service provider there may be the only one in the community, and it may not be willing to lower its prices for its service area. However, it is important to note that our contracted service providers will provide services outside of their local area at the same discounted rate they offer to the local community – the only difference being the additional cost of travel to the member’s community; even with a higher travel cost, the savings to use a contracted service provider outside of the community can be substantial.

Call for a Motion to Approve the Audited Financial Statements

The Motion to accept the Annual Financial Statements for the year ended October 31, 2024 as presented was made by Ron Starchuk and seconded by Rob Gilgan.



Following the call for members to vote, a total of 106 members responded to the Poll, with 100 (94%) of the members in favour and 6 members abstaining. The motion was declared to be passed.

Appointment of Auditor for the 2024/2025 Fiscal Year

The Chair, Sylvia Kasper, advised the meeting that the Board recommended reappointing the firm of Anthony Chiu, CPA, CA as the CMS auditor for the fiscal year ending October 31, 2025, and called for a motion to that effect.

The Motion to appoint Mr. Anthony Chiu, Chartered Professional Accountant as auditor for the Cooperative Memorial Society for the fiscal year ending October 31, 2025 was made by Dawn Green, and seconded by Tanis Kaga. The result of the poll was that of 110 members voting, 105 (95%) were in favour with 5 members abstaining. The motion was declared passed.

Recognition of Retiring Directors

Mr. Tim Duthie, Vice Chair of the Board of Directors, recognized the following three directors –

- Mike Meredith, who joined the Board in 2023, stepped down in September to focus on his expanding legal practice. His sharp insights and thoughtful contributions were invaluable to the Board.
- Terry Geib transitioned on November 1, 2024 into her new role as Executive Director, where her dedication to CMS continues to shape our future, after serving since 2008 as a Director.
- Sylvia Kasper is stepping down following this AGM. Sylvia joined the board in 2007, and she has served as Board Chair and Vice Chair. She has served with unwavering commitment, and her leadership and countless hours of service have left a lasting impact.

On behalf of CMS, we extend our deepest gratitude to Mike, Terry, and Sylvia for their service.

Election of Directors

Sylvia Kasper presented the following slate of candidates for election to the Board of Directors:

- Tim Duthie: Currently serving as Vice Chair, Tim joined the board in 2021 and so has completed his first term as Director. He has over 20 years of experience in the cooperative sector, and works as a fractional sales leader. An active community volunteer, he has coached youth sports and mentors professionals.
- Elaine Bereziuk-Smith: Elaine joined the CMS board in November 2024 following the exit of Terry Geib, who moved into the Executive Director position. Elaine brings extensive cooperative board



experience at both retail and wholesale levels, with over 30 years in the food, petroleum, and liquor industries, specializing in human resources, operations and strategic planning.

- Gael MacLeod: Gael offers over 30 years of senior leadership and board experience across cooperatives, charities, and regulatory boards, she excels at fostering collaboration and navigating complex interests.
- Rob Seipert: Rob has over 20 years of experience in Information Technology, including 15 years in senior leadership and cybersecurity. He brings expertise in project management, contract administration, and team leadership, with a strong focus on problem-solving, customer service, and effective communication.

Ms. Kasper noted that each candidate brings a wealth of experience and a strong commitment to advancing the mission of the Cooperative Memorial Society, and that the Board believes their diverse skills and dedication will be invaluable to our organization's continued success. The Board endorses their nominations.

Ms. Kasper if there were any questions or concerns with the slate presented. Seeing none, she called for a Motion to approve the slate of director candidates for the CMS board, as presented. The motion was made by Deryl Thompson and seconded by Dawn Green. Of the 104 members who responded to the Poll, 99 (95%) voted in favour of the motion and 5 abstained. The motion was declared passed.

Call for New Business

Ms. Kasper then called for any members who wished to raise New Business to do so via the Q & A. No matters were raised.

Additional Written Questions Posed Via the Q & A Throughout the Meeting, and Answers –

Question - Could you please describe where to find the meeting materials again Terry, perhaps just before we start again? **Answer** – Barb Montgomery – <https://www.coopmemorial.org/annual-meeting-2025-02-22.html>

Question – How long has Anthony Chiu been the Auditor for CMS? **Answer** – Ross McNichol – Anthony's firm first audited CMS financials for the year ended October 31, 2023

Question - What is the Federation of Calgary Communities? **Answer** – Terry Geib – It is an organization that caters to non-profit groups that serve communities. CMS joined FCC, which gives us numerous benefits including reduced audit fees.



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Question - Are there any plans to seek a contract with a provider of green burials? Answer – Terry Geib - Yes. Most of our providers have “green” plans available to our members.

Adjournment

Ms. Kasper called for a Motion and Secunder to end the business meeting. A motion to adjourn the meeting was made by Tanis Kaga and seconded by Jerry Jonasson. The Poll results indicated that 108 (100%) members responded in the affirmative, and Ms. Kasper declared the 59th Annual General Meeting to be adjourned at 1:55 pm. Members were advised that a meeting summary will be shared in our newsletter.

Members were reminded that the next Annual General Meeting is presently scheduled to be held on Saturday, February 28, 2026.

Guest Presentation Following the AGM

Following the Annual General Meeting, Ms. Kasper introduced Mr. Tyler Hamil, a project coordinator with the Covenant Health Palliative Institute. Mr. Hamil joined Covenant in 2021, and brought expertise in government relations, communications, and research, along with experience in the federal public service. Mr. Hamil gave CMS members a presentation on Advanced Care Planning and Palliative Care in Alberta.