



# The Memorial Muse Newsletter

December 2024



*Wishing You Peace of Mind and Joy This Holiday Season*

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## Important Update for Our Valued CMS Members in and around Edmonton



As of November 1, 2024, Foster & McGarvey Funeral Homes, a long-standing and trusted provider for our CMS members in the Edmonton area, will become part of the Connelly-McKinley family. This change reflects a shared commitment to compassion and continuity of care for you and your loved ones.

We want to reassure you that the personalized, respectful service you've come to know from Foster & McGarvey will continue under the Connelly-McKinley name. They remain dedicated to honoring all CMS member benefits and ensuring that the values we hold close—dignity, understanding, and support—remain central to

their work.

If you have any questions or simply wish to speak with us about this transition, please reach out. We're here for you, just as we've always been, every step of the way.

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## Cooperative Memorial Society Welcomes New Executive Director



We are pleased to announce the appointment of Terry Geib as the new Executive Director of the Cooperative Memorial Society (CMS).

Terry brings extensive experience in cooperatives and advocacy, with a deep understanding of CMS's mission to provide accessible and affordable end-of-life planning services. Having served as a volunteer director and acting executive director in the past, Terry has been instrumental in carrying out many of the functions of the ED role over the last 15 years. Her leadership and dedication have already left a lasting impact on CMS, and we are excited to see the society flourish under her guidance.

In this new role, Terry will focus on enhancing the experience for our members, developing strategic initiatives, and assisting the CMS board with the transition to a policy-driven governance model. She will also lead efforts to strengthen community engagement, increase awareness about the benefits of pre-planning, and further CMS's commitment to education and advocacy. We are confident that Terry's background, passion, and leadership will position CMS for continued success and growth. Please join us in welcoming Terry as she steps into this important role! For more information about the Cooperative Memorial Society, please [visit our website](https://www.coopmemorial.org) or contact Terry at [terrygeib@coopmemorial.org](mailto:terrygeib@coopmemorial.org).

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## Thank You for Attending Our Recent Events!

We would like to extend a heartfelt thank-you to all our members who attended our recent presentations, trade shows, and online events in Calgary, Edmonton, Red Deer, and beyond. Your participation and engagement are what make these gatherings so valuable. Whether you joined us in person or tuned in online, we truly appreciate the time you took to learn more about the importance of planning ahead for life and end-of-life matters.

These events are not just an opportunity to connect but are a vital part of our mission at the Cooperative Memorial Society (CMS). Providing education to our members empowers individuals and families to make informed decisions that reflect their values and wishes. The insights shared at these events—covering topics like funeral pre-planning, understanding wills and estate documents, and protecting loved ones from undue stress—reinforce how critical it is to be proactive.

Through education, we equip our members with the tools they need to navigate complex end-of-life planning with confidence. Informed planning not only saves time and money but also ensures your preferences are respected when it matters most.

We are grateful for your continued support, and we look forward to hosting more events that foster these important conversations. Thank you for being part of a community committed to thoughtful and compassionate

important conversations. Thank you for being part of a community committed to thoughtful and compassionate planning.

Stay tuned for announcements about our upcoming events and resources designed to serve you better.

Warm regards,  
Terry Geib  
Executive Director

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## Navigating Grief During the Holidays: Finding Support and Comfort



The holidays can be a time of joy, but they may also amplify the feelings of loss when grieving a loved one. At the Cooperative Memorial Society (CMS), we understand this challenge, and it's okay to experience the season on your terms. You're not alone—there are resources to support you through this time.

### 1. Acknowledge Your Emotions

Grief is different for everyone, and special occasions may trigger unexpected feelings. It's okay to feel sadness, anger, or even joy without guilt—allow yourself to feel whatever comes.

### 2. Set Boundaries and Manage Expectations

You decide what feels right this season. It's okay to decline overwhelming activities and embrace new traditions if they bring comfort. Clear communication with loved ones helps avoid misunderstandings.

### 3. Honour Your Loved One's Memory

Keeping their spirit alive can be healing—light a candle, hang a meaningful ornament, or donate to a charity in their name.

### 4. Find Support in Alberta

Here are organizations ready to help:

- [Alberta Health Services Grief Support](#): Grief programs through hospitals, mental health services, and regional centres, with helpful videos online.
- [Hospice Calgary](#): Individual and group grief counselling, including support for holiday-related grief.
- [Pilgrims Hospice Society \(Edmonton\)](#): Offers online and in-person workshops tailored for grief during the holidays.
- [Calgary Grief Support Program](#): Free counselling and support groups. One participant shared, "It was the best thing I did for my grief journey."
- [Edmonton Healing Centre](#): Non-denominational grief programs similar to Calgary's.
- [MyGrief.ca](#): Online articles, videos, and practical advice on navigating grief.

### 5. Lean on Your Community

Support networks can ease isolation. Consider joining a grief group or holiday event—McInnis & Holloway Funeral Homes offers year-round grief support sessions.

### 6. Practice Self-Care

Grief is draining, so take time for rest, nourishment, and self-compassion. If the holidays feel overwhelming, approach them moment by moment—doing your best is enough.

### 7. Plan Ahead to Reduce Anxiety

Planning for difficult moments can ease anxiety. Decide how you'll handle gatherings and have an exit strategy if needed. Adjust plans as needed—your loved ones will understand.

### Final Thoughts

Grieving during the holidays is hard, but support is available. Alberta offers counselling, support groups, and community events to help. Lean on others, explore the resources, and remember: however you experience the holidays is valid. Take care of yourself, and know that CMS is here to support you through this journey.



## Scam Awareness in the Funeral Industry: Protect Yourself and Family

Planning for a funeral can be an emotionally challenging process, and unfortunately, some bad actors in the funeral industry exploit grieving families with scams or overpriced services. At the Cooperative Memorial Society (CMS), we believe knowledge is power. Here are some common funeral scams to watch for—and how CMS helps protect you with transparency and affordable options.

### Common Funeral Scams

- **Overcharging for Basic Services:** Some providers add unnecessary fees or pressure families into purchasing expensive packages with services they don't need.
- **Misrepresenting Cremation Costs:** Watch out for inflated cremation charges or “direct cremation” packages that include hidden fees.
- **Pre-Paid Plan Pitfalls:** Be cautious of pre-paid plans that lock funds into non-refundable contracts, limiting your family's options later.
- **Claiming ‘Mandatory’ Extras:** Scammers may suggest that embalming, specific caskets, or grave liners are legally required when they're not.
- **Corporate-Owned Funeral Homes Posing as Local Businesses:** Some large chains market themselves as independent providers, often driving up costs while hiding corporate affiliations.

### How CMS Protects You

By becoming a CMS member, you gain access to trusted, locally-owned funeral providers committed to fair pricing and transparent practices. CMS offers simple, comprehensive plans at affordable rates, without hidden costs or unnecessary services. Unlike some in the industry, CMS's service providers do not engage in deceptive practices such as misrepresenting legal requirements, adding unnecessary fees, or disguising corporate affiliations.

Our partnerships ensure you and your loved ones have clear options, helping you avoid the emotional and financial stress that can come with deceptive practices.

At CMS, our mission is to empower members through education and advocacy. We're here to help you plan ahead, avoid scams, and ensure your final arrangements reflect your wishes—without the burden of inflated costs. Protect yourself and your family by planning ahead with CMS. Together, we ensure peace of mind and fair services when it matters most.

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## Terramation: A Sustainable Farewell Option

At the Cooperative Memorial Society (CMS), we strive to keep members informed about meaningful end-of-life choices. One option generating interest is terramation, also known as human composting or natural organic reduction (NOR). This process offers a sustainable alternative by returning the body to the earth in the form of nutrient-rich soil.

### What is Terramation?

Terramation involves placing the body in a vessel with natural materials such as straw and wood chips. Over 60-90 days, natural microbes break the body down into soil. Families can keep or donate the resulting compost for gardens, tree planting, or conservation efforts, leaving a legacy that supports new life.

### How Terramation Compares

Terramation is an eco-friendly option compared to burial or cremation,



which involve chemicals, caskets, or high energy use. Unlike cremation, it emits no carbon and requires no fossil fuels.

Method	Impact	Process	Timeframe
Burial	Uses chemicals, land, and caskets	Burial in a cemetery	Several years
Cremation	Emits carbon, consumes energy	Body reduced to ash by flame	Few hours
Terramation	Carbon-neutral, soil production	Composting with natural materials	60-90 days

### Is Terramation Available in Alberta?

Currently, terramation is not yet permitted in Alberta. However, CMS is monitoring developments and will notify members if and when it becomes available. Until then, if this option resonates with your values, consider discussing it with family and your personal representative/executor to prepare for future availability.

At CMS, we remain committed to exploring affordable, environmentally conscious options to meet our members' needs.

## Exciting News: We've Moved to a New Domain!

The Cooperative Memorial Society (CMS) is pleased to announce that we have changed our website domain from [calgarymemorial.com](http://calgarymemorial.com) to [coopmemorial.org](http://coopmemorial.org).

This change reflects our evolving focus on cooperative values and service to communities beyond Calgary. While we honour our roots, the new domain better aligns with our commitment to offering accessible, affordable end-of-life planning services across Alberta.

Rest assured, if you visit the old website, you'll be automatically redirected to the new address. There's no need to update bookmarks immediately, but we encourage you to explore our site under the new domain soon! Thank you for your continued support as we grow and evolve to meet the needs of our members.

– The CMS Team

**Join the CMS Team as a Volunteer or Practicum Student!**

Are you a CMS member with 5–10 hours a month to spare? We're looking for enthusiastic, passionate individuals to join our committees or board. With just one or two Zoom meetings per month and some committee work, this is a fulfilling way to make a meaningful contribution to our mission.

### **Love Social Media, Writing, or Video Production?**

We're also seeking a volunteer to help us post regularly to social media and write blogs. If video is your passion, we'd love your help creating short videos for our website and social platforms. This is a fantastic opportunity to build your resume while making an impact in your community. Whether you excel in content creation, social media management, or storytelling through video, we want to hear from you!

### **Calling All Practicum Students!**

We're proud to partner with Mount Royal University and SAIT to offer practicum placements. Gain valuable, hands-on experience while contributing to a cause that matters.

### **No Matter Where You Live—We Need You!**

Whether you're a seasoned professional or looking to build new skills, CMS welcomes everyone. We value diversity and know that each member's unique strengths help us grow.

If you're interested in any of these opportunities, contact Terry Geib, Executive Director, at [terrygeib@coopmemorial.org](mailto:terrygeib@coopmemorial.org) or call 403-248-2044 or 1-800-566-9959 (Alberta-wide).

Thank you for supporting CMS—together, we can shape a brighter future!

P.S. If this isn't for you but you know someone who'd be a great fit, please share this with them!

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## **Mark Your Calendars - Join us for our Annual Meeting**

Date: Saturday, February 22, 2025 Time: 1:00 – 2:30 PM Platform: Zoom

Explore our financial performance, learn about our ambitious 2025-2027 plans, and relive the highlights of the past year. Participate in the election of directors and meet our new Executive Director. Stay tuned for a special presentation on Palliative Care in Alberta. Registration link will be emailed in January.

We look forward to your participation!

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## **Partner Profile: McInnis & Holloway Funeral Homes A Valued Partner of the Cooperative Memorial Society**

For over half a century, McInnis & Holloway Funeral Homes has served the Calgary community with dignity, compassion, and professionalism. As one of Alberta's most respected locally-owned funeral service providers, they have built a reputation for offering comprehensive end-of-life services tailored to meet the diverse needs of families. Their long standing relationship with the Cooperative Memorial Society (CMS) exemplifies their commitment to accessible, community-oriented care and affordable funeral planning.

### **A Partnership Rooted in Shared Values**

The partnership between CMS and McInnis & Holloway reflects a shared philosophy of supporting individuals and families during difficult times. Both organizations emphasize the importance of pre-planning and transparent communication to ensure that wishes are honoured while minimizing the burden on loved ones. CMS, as a not-for-profit, focuses on delivering affordable and meaningful end-of-life options for its members, and McInnis & Holloway has become a trusted ally in fulfilling this mission.

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By collaborating with McInnis & Holloway, CMS provides members with access to funeral services that meet high standards of care without unnecessary costs. As a locally-owned provider, McInnis & Holloway remains dedicated to preserving community trust, ensuring personalized support for families, and avoiding the corporate pricing practices common in large, for-profit funeral chains.

## **Benefits for CMS Members**

Through this partnership, CMS members gain unique advantages when planning their final arrangements with McInnis & Holloway. The benefits include:

1. **Discounted Funeral Plans** – CMS members can choose from several comprehensive, affordable funeral options at a reduced rate, thanks to pre-arranged agreements between the two organizations. These packages offer clear pricing, helping families avoid unexpected costs.
2. **Pre-Planning Support** – Members have the option to pre-plan their services directly with McInnis & Holloway. Pre-planning ensures that personal wishes are respected, and decisions are made with clarity, providing peace of mind for both the individual and their family.
3. **Seamless Communication** – CMS members can register their funeral preferences online through the CMS membership system. McInnis & Holloway's staff can access these preferences to assist families in planning a meaningful service when the time comes, streamlining the process during emotionally challenging moments.
4. **Flexible Funeral Options** – McInnis & Holloway offers a range of traditional, eco-friendly, and personalized services to meet individual and cultural preferences. This flexibility aligns with CMS's commitment to meeting diverse community needs.

## **Exemplary Service and Community Engagement**

McInnis & Holloway is known not only for their high standards of service but also for their deep involvement in the Calgary community. They host events, educational workshops, and grief support programs, providing ongoing assistance to families before, during, and after the funeral process. Their dedication to community service resonates with CMS's goal of empowering Albertans with education and advocacy around end-of-life planning.

The funeral home's commitment to quality and compassion is evident in their nine chapel locations across Calgary, each designed to create a warm and respectful environment. Their staff takes pride in going the extra mile, offering personalized support tailored to the unique needs of every family.

## **A Trusted Resource for CMS Members**

For members of the Cooperative Memorial Society, McInnis & Holloway represents more than just a funeral provider—it's a trusted partner in ensuring dignified and affordable end-of-life care. By pre-planning with McInnis & Holloway, members can feel confident knowing that their wishes will be respected and their loved ones supported.

This partnership between CMS and McInnis & Holloway continues to offer tremendous value, helping members navigate funeral planning with clarity, affordability, and compassion. Together, they work to ensure that no one in the Calgary community faces end-of-life decisions alone or without support.

For more information about the benefits of CMS membership and how to access McInnis & Holloway's services, please visit [our website](#) or contact the CMS office directly.

## A Gift of Clarity and Care: Ensuring Your CMS Membership Helps Your Loved Ones

Brian recently called us with a heavy heart, letting us know his mother had passed away. While sorting through her belongings, he discovered her membership card for the Cooperative Memorial Society tucked into her wallet. Unsure of what it meant, Brian asked how her membership might benefit him now, and whether it provided any financial reimbursement.

Unfortunately, we often receive calls like Brian's. We had to explain that his mother's membership offered access to preferred pricing through our contracted funeral home partners. However, because her care was entrusted to a different provider, those savings could no longer be realized. It was difficult to tell Brian there was nothing we could do.

This is why we encourage our members to make sure their loved ones are aware of their membership and its benefits. While a membership card is helpful, it's often found too late—after arrangements have been made elsewhere.

Membership in CMS ensures access to lower-priced funeral arrangements. While we don't contribute financially, we've worked tirelessly to negotiate these discounted plans on behalf of our members. Sharing this information with your family, your executor, or even a trusted friend is crucial. It means they'll know:

- Which funeral home partners to contact,
- Which member plan aligns with your wishes, and
- How your membership can provide peace of mind and simplify decisions during a difficult time.

We encourage you to update your funeral preference and vital statistics in your online member profile or fill out a copy of our Guidance Form (available on our website). Share these details with your loved ones—keep a printed copy in a visible, known location or with other important documents. This small step can help ensure your wishes are carried out, and your membership's value isn't overlooked.

Let's make sure no one else has to experience Brian's regret. Talk to your family today.

Find our funeral home partners and member plans here: [Funeral Home Partners and Member Plans](#)

Download the Guidance Form here: [Forms and Resources](#)

Your membership is more than a card—it's a gift of clarity and care for those who will need it most.

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### Ask Barb: Member' FAQ



Submitted by Barb Montgomery,  
Membership Services Coordinator  
Barb joined CMS as the Membership  
Services Coordinator in January 2017,

following a 30-year career in hotels and  
hospitality. Her warm and caring personality,

Hi Barb, my son-in-law was tragically killed in a car accident yesterday. Can we enroll him as a CMS member?

Reply:

Dear M: We are so very sorry to hear about this tragedy. Our condolences to you and your family.

Unfortunately, we can only extend membership to someone who is still living. Once a death occurs, they are no longer eligible to become a member. We are so sorry that we cannot help you. Please think of purchasing memberships for your other family members. It's a bit of peace of mind for \$40. Anyone can purchase a membership for anyone else. You can even gift a membership. Maybe a sweet little gift to

someone you love for the holiday season. [Give a gift membership.](#)



combined with her keen attention to detail, is highly valued by the entire Board.

Contact Barb



*The Cooperative Memorial Society exists to ensure that all Albertans have access to the resources, support, and guidance they need to plan and prepare for the end of life with dignity, clarity, and peace of mind. By providing education, advocating for consumer rights, and establishing meaningful partnerships, CMS empowers individuals and families across the province to make informed decisions about their end-of-life arrangements. As we transition to a policy governance model, CMS remains committed to maintaining our fiscal integrity, expanding our reach, and evolving to meet the changing needs of our members and the community.*



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