

# MEMORIAL MUSE



Wishing you and your loved ones a very happy and safe holiday season

## Update from the Board

A special welcome to our 1600 new Memorial Society of Red Deer and District (MSRD&D) members who will be transferring to CMS in December. On October 23, 2021, their members voted to dissolve the MSRD&D and join the Cooperative Memorial Society in order to strengthen services for all members in Alberta. Our Board is now working with central Alberta service providers on a new contract offering. If you are a new member from Red Deer, your current plan will cover you until the new plan is finalized on or before January 1, 2022. You are no longer required to pay annual membership fees as your membership with CMS is for your lifetime. More details will be emailed to the new members from Central Alberta in December.

In October we partnered with Servus Credit Union to offer CMS members the opportunity to attend a Wealth Matters webinar series. The series covered a variety of topics including estate, retirement and tax planning, as well as investment and risk management. Based on the positive response received from CMS members, we are working to bring you more sessions like this in the new year.

A friendly reminder to all members as the new year approaches to make sure your personal information is up to date in your [online profile](#).

Please plan to attend our [Annual General Meeting](#) via Zoom on January 29, 2022 1:00 - 2:30 PM to learn



Written by:  
**Ms. Terry Geib,**  
**PHEc.**  
*Board Chair*

Terry joined the board of CMS in 2009. Terry has a background in strategic and business planning for municipal government and has served on a number of coop boards in Canada. She does the web and graphic design work and leads the board for CMS.

more about the changes coming to CMS.

*Season's Greetings from your Board.*

Visit our Website

## Member Stories

Shared by a member :

*Why do we give the gift of a CMS membership to people we love and care about?*

In my case, close friends received the news no parent wants to get: an unexpected and serious stage 4 cancer diagnosis for their adult son.

Although family and friends rallied to provide support, the reality of the situation was hard to ignore. Quietly, and without the family's knowledge, I purchased a CMS membership for their son and then waited until the time was right to discuss this with them.

When the time came, I was uneasy raising the subject, it felt like I was the one who was giving up hope. Advice from another member and nurse, LK, helped ease my concern. She said, "There is definitely no right or wrong way to show up when someone is dying or someone's loved one is dying. Show up with your truth and it will go well". She went on to say, "Often, when we are supporting people grieving, we are grasping at ways we can be helpful and I think people genuinely appreciate it".

Following this advice, while their son was still receiving cancer treatment, I called my friend to let him know about the Cooperative Memorial Society and the membership purchased for his son. As hard as it was to raise the possibility of their son's passing, the family was appreciative and welcomed it as an act of caring.

*A CMS membership can be purchased anonymously for family and friends by calling us at (403) 248-2044 or online at [www.calgarymemorial.com](http://www.calgarymemorial.com). Don't forget to let the family know or ask us to do so or they will not know to take advantage of member benefits when the time of need comes.*

## Ask Barb

Question: "Hi, Barb. I cannot remember if I am a CMS member. How can I find out? I have no paperwork. If I am a member, what is my membership number? "



Written by:  
**Ms. Barb  
Montgomery**  
*Membership  
Manager*

Barb became the CMS Membership Manager in January 2017 after a 30 year career in hotels and hospitality. Barb's warm and caring personality and attention to detail is appreciated by the entire Board.

Contact Barb

Answer:

Thank you for your question. If you received this newsletter directly from us at the Cooperative Memorial Society to your email address, then you are a member. If someone else forwarded it to you, please send us an email to [admin@calgarymemorial.com](mailto:admin@calgarymemorial.com). We will check to see if you are a member. You can also use the members only LOGIN feature on our website to access your membership profile. You can print off your membership card and Guidance Form any time from our website by clicking the member forms and card tab: <https://www.calgarymemorial.com/member-forms--card.html>.

## Personal Directives

A personal directive is a written, signed, dated, witnessed legal document you use to appoint someone to make personal decisions for you in case you become incapacitated due to illness or injury. The personal directive is for non-financial matters only and is only valid while you are alive. The personal directive is optional, voluntary and highly recommended.

The person or persons you appoint are going to decide where you live, who you associate with and what activities you get involved in – so basically anything to do with you and your health personally.

This document ensures your written instructions are known and followed in the event that something happens to you. It only comes into effect when you lack capacity based on a capacity assessment by medical professionals. If you feel at any point, you have gained capacity to make your own decisions, another capacity assessment can be done to reverse this.

Important to know: If you do not have a personal directive, a family member would have to apply to court to be your agent for your health and this can take months and cause unnecessary expense. Medical professionals will still be able to provide care in emergency situations, but would not be able to make decisions for you in non-emergency situations. The Public Guardian is only appointed if absolutely nobody else can be found to act for you.

There are certain things your agent cannot do or decide for you such as psychosurgery; sterilization (that is not necessary to protect your health); participate in research or experimental activities if this has little or no benefit to your health; removal of



Written by:  
**Ms. Shirley Surdhar,**  
ACS, QAFP  
Estate and Trust  
Specialist, Servus  
Credit Union

tissues (be a living donor).

Typically who you appoint does not get paid for doing this, but if your wish is to reimburse the person or persons for doing this, this would have to be specified in your personal directive.

## Travel Protection

It's not unusual for people, especially retirees to spend significant time away from their homes each year vacationing, visiting relatives, or attending special events. If death should occur while out of the country or just out of town on a brief trip, bringing a loved one back home can be a complicated and expensive process.

In the event of a loss while you are away from home, please contact your chosen Cooperative Memorial Society Funeral Provider. They will be able to assist you with the safe return of your loved one. If you are considering traveling in North America, it is a wise choice to contact your Funeral Service Provider ahead of time to arrange for insurance coverage.

At Parkland Funeral Home, we endorse Assurant Life of Canada; as they have an excellent Travel Protection Plan.

## Importance of Getting Your Affairs in Order

I am a CMS member and I recently retired from a 37-year career as a medical social worker in a variety of hospitals. Throughout my career I have assisted thousands of patients and their families with attending to their affairs, usually precipitated by a medical crisis. Typically, I would receive a referral from the physician after the patient was given a terminal diagnosis with the recommendation, they "get their affairs in order". Most patients are in shock, with little time to prepare. In my experience, few people come to hospital with preparations completed for funeral planning or knowledge of resources such as, CMS.

Many of my clients indicated their lack of planning was related to not wanting to upset their loved ones with discussions of death. Many expressed worry they would invite death into their lives with these discussions. This lack of discussion contributes to additional burden for loved ones in time of crisis. The patients who did preplanning, gave their families a wonderful gift. I have



**Mr. Gordon R. Mathers**

It has been my passion to serve families for the past 32 years in Central Alberta.

We are proud to be locally owned and operated at Parkland Funeral Home in Red Deer.



Written by:  
**Ms. Diana Eaid, BSW**

assisted countless families with completing a membership with CMS while their loved one is actively dying.

In addition to a CMS membership, anyone over the age of 18, with capacity to make their own decisions, should complete a Personal Directive, Enduring Power of Attorney, and Will. The key to better preparedness is to find ways to normalize discussions about the importance of getting your affairs in order. I encourage you to share information about CMS when the right opportunity presents itself. Consider bridging the subject using language about empowerment or management of personal affairs. This will help create an environment for enriching conversations about ones wishes and remove the stigma and fear in planning for end of life.

## We Want to Hear From You



Co-operative Memorial Society is dedicated to continued improvement to best serve the community. The following survey is intended to achieve this. All responses collected are private and non-identifying. The data collected through these responses will be used to best improve our services over the following fiscal year

[Complete the survey now](#)

## Annual General Meeting

Saturday, January 29, 2022

1:00 - 2:30 pm

Zoom video conference

### Register in advance for this meeting:

<https://us06web.zoom.us/meeting/register/tZYudeugrjgtE9ZsoyYVGSg32O4IZkCwDazT> or [Click here to register](#). After registering, you will receive a confirmation email containing information about joining the meeting. You can also visit our [web page](#) to access these links.

Newsletter edited by:

**Ms. Terry Geib**

Board of Directors