



MEMORIAL MUSE

Fall 2022 Issue Highlights (Scroll down)

- Now you can add your obituary information to your profile
- Welcome Memorial Society of Edmonton and Area Members
- We are looking for volunteers to join a committee
- Free Estate Planning Seminar in Edmonton, October 26th
- "Talk it out" article by CMS Member Deb Patterson
- Wills: Considerations and Changes
- Save the date: AGM Jan. 28, 2023
- Like Us on Facebook and Instagram

Online Registry Changes

Dear Members,

Over the summer, we made some additions to our online registry which will make it more useful to you and your family. Let me explain.

We've added a new section that allows you to provide information for your obituary, and new information required by Alberta Vital Statistics. As this information is not common knowledge to family members, updating your online profile will help simplify the planning process for your family while reducing their grief at a tough time.

We encourage all members to take advantage of our online registry to record your personal preferences. This information can be accessed by any of our service providers upon your death while working with your next-of-kin to



Written by:

Ms. Terry Geib,
Board Chair

Terry joined the board of CMS in 2009. Terry has a background in strategic and business planning for municipal government and has

make your funeral arrangements.

served on a number of coop boards in Canada. She does the web and graphic design work and leads the board for CMS.

Welcome Edmonton & Area

More than 12,000 new members from the Memorial Society of Edmonton and Area (MSED) joined our organization following the dissolution of the MSED over the summer. Emails will be sent to these folks in mid-October advising them of the change and allowing them to select a password to access our registry. If you are a new member and have not received an email from us by the end of October, it may be because we do not have an email address for you. Please send us your email address and your home address to admin@calgarymemorial.com.

Please note: Where two or members share an email address, we have assigned it to one member and linked the remaining family members to it. That person can access all linked profiles. Communications from us will be addressed to the member to whom the email is connected, but it is meant for all who share that address. In order for everyone to be able to directly access their own profile, each one must have a unique email address.

Come Volunteer with Us!

The board will be accepting nominations for three (3) board director positions for the upcoming 2022/23 year. In addition to the qualifications required under the Cooperatives Act of Alberta, directors must have a membership in the cooperative, be committed to the cooperative's mission and strategic directions, be willing to commit the time required, assume responsibilities needed to manage the cooperative effectively and be open to learning.

Another volunteer opportunity is to join a committee of the board to provide your expertise to help in the mission and vision of CMS. Some of the committees you are able to join include AGM Planning, Board Recruitment and Training, Member Engagement (newsletter, social media and marketing) and Governance.

Interested candidates should contact Mark Farris, Chair of the Board Capacity Committee at markfarris30@gmail.com or Louis Grenier at louis-CCMS@co-options.ca.

Thank you for your interest.



Members and Guests are Invited to a Free Seminar

The Value of Estate Planning

When:

Wednesday, October 26, 2022
6:00pm to 8:00pm

Where:

Servus Corporate Centre, South Edmonton
Common Building, 151 Karl Clark Road
N.W. Edmonton, AB.
T6N 1H5

RSVP:

by Wednesday, October 19, 2022, to email:
crystal.johnson@servus.ca or 780.638.7131

Refreshments will be available. Door prizes will be drawn. We look forward to seeing you there.



Member Stories

Darrell's sister, Wendy, was seriously ill in the hospital. She didn't have much time left. A nurse told Darrell about the Cooperative Memorial Society (CMS) and how they could help save the family money and grief. Darryl began frantically trying to get a membership for his sister. He tried to register her over the internet with his cell phone, but as he was not a very experienced cell phone user, he could not complete the transaction. When he tried again to complete the registration, he accidentally registered her for a membership with another organization in the area with a similar name, but not similar benefits.

We received an urgent telephone call from Darrell and called him back. We told Darrell that he had registered Wendy accidentally with the wrong organization. We were able to complete his sister's registration with CMS. Sadly, Wendy passed away that weekend.

By helping Darryl complete his sister's registration as a CMS member before she passed, we were able to provide Darrell and his deceased sister with our member-



Written by:

Ms. Barb Montgomery
*Membership Services
Coordinator*

Barb became the CMS Membership Services Coordinator 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

benefits. Our contracted service provider transported Darrell's deceased sister from the hospital to its funeral home. The funeral director met with Darrell and provided him with the CMS membership plan for basic cremation at a cost of \$1225. (The other organization was going to charge him \$4300 for the same services!) Darrell called us to say how grateful he was for our help during a time when he was under stress and pressure to act and didn't know what to do.

Ask Barb

Question: "Hi Barb, I've been a member for a long a time. I'd like to obtain memberships for my family members and friends. Can I purchase a membership for another adult? Where can I get an application form?"

Answer: Yes, you can purchase a membership for someone else. There are several ways to sign them up:

1. Go to our [website](#), hover over "Membership" and click on "[SIGN UP HERE](#)". This is the fastest method.
2. Print off the [application form](#) from our website and mail it with your payment.
3. In the Calgary or Medicine Hat areas, pick up a CMS brochure with application form at Customer Service of any Co-op Food Store. Mail it with your payment.
4. Call us at 1-403-248-2044 or 1-800-566-9959, or email us at admin@calgarymemorial.com to have an application mailed to you or to register over the phone.

If someone is soon to be passing, please do not choose the "Purchase by mail" option, as the cheque must be processed before death occurs to be valid.

Talk it out...



Summer is over, back to reality! School, work, sports... When is the next break from that?? Family holidays are coming up, Thanksgiving, Christmas, New Years. People will be getting back to together for those good times, good food, good conversation.

Have you made the decision for what you want done when you die? Burial or cremation? No funeral or a big



Written by:
Debbie Patterson,

Small Business Tax Specialist,
Odyssey Business Services
and Owner of The GRIEF Plan
Inc.

party? Does your family know your decision? Do your friends?

I was at my mom's 70th birthday dinner the night we found out she wanted something totally different than what we thought. My mom's answer surprised us.

That got me thinking. It really only needs to be a conversation once. It can be a short one, or a long one if more family members pitch in and it gets really going! Keep it light, put the FUN in funeral as my sister-in-law says. Bring it up at games night or while cooking with family. It doesn't need to be a heavy thing.

While you don't need to prepay for your funeral, you really do need to preplan. Save your family from having to make hard decisions and potentially expensive decisions. Talk it out.

Do you want to donate your body to the University? (If you do, plans need to be made in advance and you must sign your Alberta Health Card.) Do you prefer cremation or burial? Do you want your ashes made into jewelry, put into the rootball of a tree and planted, or mixed with tattoo ink so that the memorial tattoo your family member gets means even more? My personal favorite...get 1 gram of ashes sent into space with a satellite launch and when you come down, it is as a shooting star.

These are great conversation starters, the crazier the idea, the more conversation will happen! Just have that talk out loud. You WILL be surprised at some people's answers. But at least everyone will know your wishes.



Why should you have a will?

Considerations and changes

Many people in Canada do not have a Will for various reasons. Some people do not want to think about their own death, some people are too busy to make a Will, or some people just simply do not think that it is necessary. However, this can cause issues because when an individual dies (the "**Deceased**") without a Will, the division of their estate ("**Estate**") which contain their assets which includes their belongings, jewellery, bank accounts or other things of value will be divided under the rules of intestate succession with their own rules and process. This process could be complicated and the loved ones they have left

behind would have to deal with this along with dealing with their own grief. It is best to consider making a Will to ensure that your affairs are in order to avoid additional difficulties that may arise. It is a relatively easy process that is relatively inexpensive. The following are the non-exhaustive benefits of having a will.

Appointment of an Executor. A Will allows you to name an individual (“**Executor**”) to administer your estate. The Executor would ensure that the distribution and administration of your Estate goes according to your wish. You can think of them as your representative.

Distribution of Property. A Will allows you to direct the distribution of your property through your Executor after your death. You can direct the distribution of your Estate to individuals of your choosing whether that be your children, or other family members. You can further direct the distribution of the Estate according to your preferred share of distribution where other individuals may get a bigger share than others. You may also disinherit individuals from receiving anything from the Estate for personal reasons.

Minor Children. A Will allows you to nominate an individual who would be the guardian (“**Guardian**”) for your minor children if both parents die. This consideration is so important because the care of your minor children which may include food, shelter, education, and other needs would be the responsibility of your chosen Guardian.

Funeral Instructions. A Will allows you to direct the process of your own funeral service. This will take some of the responsibility of your loved ones choosing a funeral home, a funeral service, or other considerations for your burial.

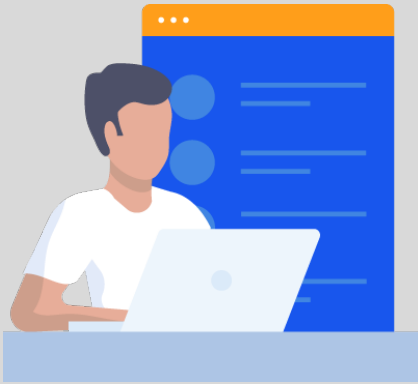
Family Disputes. A Will sets out what your final wishes are in a clear way which can either avoid or mitigate family disputes that may arise. When you die without a Will, family members may argue about what they think your wishes are, and how your assets should be distributed. This uncertainty can create friction which can lead to fights, which may have a long-lasting impact.

There is also an upcoming change to the *Trustee Act* of Alberta which contain changes to make the management of trusts, including testamentary trust more efficient and more cost effective. One consideration that you should think about is the inclusion of a variation of trust provision. This

will allow your chosen individuals to vary the trust for many reasons, including changes to ensure that the management of the Estate is more effective by accounting for changing times.

*Please seek legal advice if you wish to prepare your Will. The above comments may be subject to rules, regulations and further considerations.

We Want to Hear From You



The Cooperative Memorial Society (CMS) is dedicated to continued improvement to best serve its members. 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](#)

Save the Date: Annual General Meeting

January 28, 2023, 1:00 PM - 3:00 PM

Two options to attend:

1. In-person at the Kerby Centre, Kerby Memorial Building, 1133 7 Ave SW, Calgary, AB T2P 1B2.
2. Tele-conference via the internet. Details will be posted on our [website](#) when they are available.

If you are a Facebook and/or Instagram Member please "Like" us



Clicking "Like" below any of our posts on Facebook is a way to let people know that you enjoy or support the message, without leaving a comment. Just like a comment, anyone who can see the post can see that you liked it. For example, if you click Like below a friend's video:

People who can see the video will be able to see that you liked it. At the top of this newsletter, there are links to our social media pages. Please show you "like us" as often as possible. This will help get the word out to family and friends. Thank you!