

COOPERATIVE MEMORIAL SOCIETY  
ANNUAL GENERAL MEETING – JANUARY 30, 2021

QUESTION AND ANSWER LOG

Q: Where does CMS get the money for the donations it makes?

A: Our sources of revenue are Membership Fees, Records Fees paid at time of need, and interest on GICs. Donations are funded from these sources.

Q: What does contractor refer to?

A: The contractor is our Membership Manager who handles all administrative and membership duties. She is a self-employed contractor rather than an employee.

Q: What accounting/audit qualifications does the financial reviewer have?

A: Our financial reviewer, Guy Lallier does not have a professional accounting designation. He is the Treasurer of a national Employee's Organization, and has conducted numerous Financial Reviews.

Q: What insurance does CMS pay for?

A: We carry property insurance to cover our rented office premises, minimal furnishings and equipment, as well as Director Liability insurance.

Q: Are there annual membership fees?

A: No. The membership fee is a one-time fee of \$40 per adult person for a lifetime membership. Children under 18 years of age are covered by their parent's membership.

Q: Can we get Agenda, Minutes and Financial Statements to download and print off ourselves the day before these meetings, assuming online meetings become the norm?

A: You can download the meeting materials and agenda from our website at [www.calgarymemorial.com](http://www.calgarymemorial.com). You can also download and print off your membership card, plans and your guidance forms. If future meetings are held in virtual form, we will ensure members have access to meeting materials in advance on our website.

Q: How many members in the society?

A: We have registered over 50,000 members since 1966 and saved them cumulatively approximately \$50 million in funeral expenses.

Q: Because of the name change, are we abbreviated as CMS?

A: Yes, going forward, in an attempt at clarity and to be inclusive of our members in southern Alberta, we will be doing business as Cooperative Memorial Society. It is abbreviated as CMS.

Q: Mail was changed, in the by-laws, from mail to email. Has mail been discontinued as a way of contact?

A: Since 2012, our primary method of contacting members is e-mail. Due to the high cost of postage, it is prohibitive to mail by Canada Post 20,000 plus notices each year. However, you can request notification regarding the Annual General Meeting if you do not have email. Give us a call at 403-248-2044. In addition, we advertise the AGM in the Kerby News, as well as the Lethbridge Herald and the Medicine Hat Herald. Customarily, we hold our AGM every year on the last Saturday of January.

Q: If members wanted to contact other members to arrange a Special Meeting, would CMS provide e-mail addresses?

A: The Society is required by The Cooperative Act, to provide a membership list, on request. There is a significant cost for the list and it would contain only names, not email addresses or contact information.

Q: Aren't bylaw amendments always required to be passed by Special Resolution, which requires more than a simple majority?

A: CMS is governed by the Cooperatives Act. Section 10 of that Act provides that “unless the bylaws provide otherwise, the members may make, amend or repeal any bylaw by ordinary resolution.” Our By-laws, s. 55 (a), provide that amendment of by-laws requires an ordinary resolution.

Q: Should we not have a senior on the Board?

A: Currently, the Board is comprised of at least half seniors. We are always striving to obtain a balance of age and ethnicity, together with relevant skills, to provide the most effective Board possible.

Q: New director Lyndee Kehler is a death doula. What is that?

A: Similar in concept to a birth doula, it is someone who assists families with the process of dying and death.

Q: Is Terry Geib; your Board Chair; a past or present member of Calgary Coop board?

A: She is a past member of the Calgary Coop Board.

Q: Will Jeff Hagel's presentation be available from the website later?

A: We will place a link on our website to all meeting materials.

Q: Can funeral service providers serve lunches at funeral receptions even with COVID regulations?

A: At the present time, public health regulations do not allow receptions. When it was allowed, McInnis and Holloway pivoted to provide individually packed lunches, rather than the buffet that

most of us are familiar with. When regulations permit, M&H will probably return to this way of serving lunches.

Q: Can someone elaborate about Cornerstone in Lethbridge?

A: Cornerstone is our contracted service provider in Lethbridge. Our other two southern Alberta providers are Cook Southland in Medicine Hat and Southland in Taber.

Q: Are McInnis and Holloway still travelling to communities to pick up a body for a funeral?

A: Yes, M&H is able to do that.

Q: We are talking about funerals but what about cremations?

A: Cremations continue to be available. The Memorial Society offers three cremation plans and you can find details of pricing, etc. on the website.

Q: Does CMS have a template document for planning a funeral in advance?

A: There is information on the website, including a copy of the Guidance Form and a checklist. In addition, McInnis and Holloway is pleased to offer pre-planning assistance, at no cost and without the necessity of pre-paying, upon request.

Q: Can my membership be used by immediate family members?

A: No, in order to receive CMS pricing, the deceased must be a CMS member themselves.

Q: What is the process for triggering the Society “discount” when talking with the Funeral Home after the death of a member or spouse?

A: When a loved one passes away, contact our service provider and advise them that the deceased was a CMS member. They will be able to confirm membership through our database.

Q: What would be the cost of cremation in Calgary?

A: The cost of a basic cremation in Calgary is currently \$1225. For more detailed information, take a look at plans on our website.

Q: How would we find out where other memorial societies are located?

A: There is a list of Memorial Societies on our website.

Q: When does McInnis and Holloway’s current contract with the Cooperative Memorial Society expire?

A: The current contract is effective from January 1, 2020 to December 31, 2022. Member pricing is fixed for that period, or it can be locked in forever by pre-paying. Barb, our membership manager, will be pleased to provide contact information for McInnis and Holloway’s pre-arrangement specialists if you are interested in that option.

Q: What about Green Options? Are CMS, McInnis and Holloway, and the City of Calgary working on this? Or is it up us, the citizen?

A: There are some green options available to CMS members within current plans. The City is planning to set up a green burial cemetery in Ralph Klein Park, which is expected to be available in the near future.

Q: I have heard that cremains can be buried along with tree seedlings. Is this an available option?

A: There are a number of options for disposition of cremains, including spreading them. It would be possible to inter cremains, along with a seeding, on private property.

Q: How will future carbon tax increases affect cremation costs?

A: Memorial Society member costs are fixed by contract until December 31, 2022, so there will be no effect until that time. When the next contract is negotiated, this may be something that will contribute to upward pricing pressure.