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Fall 2023 Newsletter from the Cooperative Memorial Society

1 message

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Fall 2023 Issue

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New Contracts in Southern Alberta and More Resources for Members



Since our spring newsletter in May our dedicated board has achieved remarkable milestones, shaping a promising future for our organization. We're thrilled to announce the successful finalization of new contracts for members in Southern Alberta, securing our presence and impact from 2024 to 2026. To secure current prices, prepay your plan at any of our service provider locations before the contract term ends.

Additionally, our commitment to serving our community is exemplified by the inclusion of valuable life planning resources on our website, calgarymemorial.com, offering invaluable guidance to those in need. Furthermore, we've renewed our strategic plan, charting a clear course for our growth and continuous improvement. These accomplishments demonstrate our unwavering dedication to enhancing our services, strengthening our partnerships, and ensuring a brighter tomorrow for all we serve. Thank you for your continued support!

Ms. Terry Geib, Board Chair

Terry joined the board in 2009. She 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. Terry's tenure with CMS ends in Feb 2024.

Join Us As a Volunteer



Hello CMS members!

We're in search of dedicated individuals to join our committees and board for the 2024-2025 term. In addition to meeting the formal requirements, we are looking for enthusiastic members who share our cooperative's mission and are eager to contribute their time and skills. Don't worry if you're new to this – a willingness to learn is highly valued.

We embrace diversity, and each committee and board member brings their unique expertise. Here are a few areas where your input would be greatly appreciated:

1. Legal and Governance
2. Marketing, Social Media, and Member Engagement
3. Strategic Planning

If this opportunity excites you, please contact Mark Farris, Chair of the Board Capacity Committee, at markfarris30@gmail.com or (403) 554-4747. He would be delighted to discuss CMS and how you can become actively involved. Thank you for your enthusiastic support!

Mark Farris, CMS Director

Mark retired in 2022 following a 30 year career in the investment industry, most recently as a Portfolio Manager with RBC Dominion Securities in Calgary. Mark is a past board member with the Cerebral Palsy Association and the Calgary Food Bank, where Mark took on the role of Treasurer. Currently Mark volunteers his time with CMS, the Foothills Country Hospice Society and the Calgary Food Bank.

Understanding Cremation Costs and Choices

In recent years, there has been a significant shift in Albertans' end-of-life body disposition choices, with a growing preference for cremation over traditional burial funerals. According to a survey conducted by Statista, the cremation rate in Canada in 2022 stood at approximately 73%, and it is projected to increase to around 77% by 2023. This shift in preference is primarily driven by various factors, including environmental considerations and cost considerations.

Many individuals who opt for cremation cite its lower environmental impact as a key factor in their decision. However, the most commonly cited reason for choosing cremation is its cost-effectiveness compared to traditional burial.

It's important to note that the actual cost of cremation can vary widely depending on several factors that may be added to our initial cremation plan. These factors include:

1. Transportation Costs: This encompasses the expenses associated with picking up the deceased from their place of death and transporting them to the funeral home.
2. Crematorium Transportation: If the funeral home does not have an on-site crematorium, additional costs may be incurred for transportation to and from the crematorium.
3. Labour Costs: In cases where hospital personnel are not available to assist with moving the deceased, there may be additional labour costs for personnel required for this purpose.
4. Overtime Costs: Services provided during evenings, weekends, and holidays may come with overtime charges.

5. Cremation Container Costs: The type of cremation container used or any potential upgrades can impact the overall cost.
6. Operating Overhead: In smaller or rural communities, operating overhead costs may be higher, potentially affecting the total cost of cremation services.

At the Cooperative Memorial Society (CMS), our aim is to simplify these costs when collaborating with our funeral service providers. However, it's essential to understand that the final cost you pay for cremation will depend on your location and the specific service provider you choose. While most of our service providers include many of these costs in their cremation plans, some may not. Therefore, we encourage you to carefully review each plan, taking into consideration your unique circumstances.

Even if the death has occurred recently, it is advisable to communicate your needs and expectations with the chosen service provider. If you find that the price quoted does not align with your budget, don't hesitate to explore other service providers within our network. You might discover that some providers can offer the same services at a more competitive price, even if they are located farther away.

Ultimately, understanding the factors that contribute to cremation costs and being informed about your options will help you make a well-informed decision that suits your preferences and financial situation.

By Terry Geib, CMS Board Chair

What is probate and when is it needed?

Probate is the legal process for validating a deceased person's will and managing asset distribution. A court issues a Grant of Probate once it is validated.

Only a named executor in the will can apply for probate. If there's no will or executor, an administrator can apply for administration. This takes time and will further delay asset distribution.

Banks often require probate for assets over \$10,000 without designated beneficiaries. Assets with direct beneficiaries don't need probate, unless all beneficiaries are deceased. Jointly owned assets typically skip probate.

To apply for probate, assess and value all assets. Attach the latest will to probate paperwork. Fees in Alberta are usually under \$500, but legal fees vary. Probate can take 60-90 days, with errors causing delays. Organizing your documents and informing executors of all assets before death helps streamline the process.

Submitted by Deb Patterson, CMS Director

Deb joined the board in 2023 after volunteering on the End of Life and Member Engagement Committee in 2022-2023. She will become the Board Chair in 2024, when Terry's term ends. Deb brings a wealth of experience helping clients deal with end-of-life planning as part of her tax practice. She is the author of the Grief Plan which she provides to her clients.

Embrace the Future with Careful Planning



Though it may not be the most comfortable subject to broach, as we navigate life's journey, it's crucial to prepare for the future and ensure the well-being of our loved ones even when we are no longer present.

We'd like to take a moment to share something of great significance with all of you. Many families have opted to proactively plan their end-of-life arrangements, and we cannot emphasize enough the profound peace of mind it has brought them. This is not a morbid notion but an expression of love and consideration for those we leave behind.

By engaging in preplanning, you have the ability to guarantee that your final wishes are honoured, your dear ones are supported during a challenging period, and the responsibility of making arrangements is lightened. It is a gift you bestow upon your family, enabling them to focus on healing and celebrating the lives of their cherished ones when the time arrives.

We encourage each and every one of you to take a moment and contemplate the benefits of preplanning. Additionally, pre-funding provides you with the opportunity to lock in current costs, thereby protecting against inflation. It is a chance to articulate your preferences, whether it's the type of service, burial or cremation, or any special requests you may have. You can even explore various options for commemorating your life in a manner that genuinely reflects your unique essence.

Remember, it is never too early to start considering the future. Through preplanning, you can ensure that your legacy endures, and your loved ones receive the support they need during challenging times.

Should you have any inquiries or require assistance in getting started, please do not hesitate to contact your preferred Cooperative Memorial Society partner provider. We are here to provide support and guidance. Let us wholeheartedly embrace life, celebrate our journey, and care for one another, even in our absence.

Submitted by Marq Jeffries
Family Services Manager, Foster & McGarvey Funeral Homes, Edmonton and Area

Ask Barb

**Question:**

I recently paid more than \$500 at the funeral home for my mother's urn. Is it mandatory to buy an urn from the funeral home?

Answer:

Choosing a resting place for a loved one is tough. If you're considering cremation, you'll need a container for the ashes (cremains). Urns come in various materials and can be used in many ways. They can be made of metal, wood, paper, ceramics, plastic, or stone, with some being biodegradable for scattering.

You aren't obligated to buy an urn from a funeral home; they often return ashes in a temporary container. Whether you use an urn depends on your plans for the cremains. Our funeral partners may offer discounts on urns, or you can buy them elsewhere. They're available online and even at retail stores like Costco and Walmart.

You can also make your own urn or opt for a simple wooden chest if you or someone you know is skilled in woodworking. There are rules for placing urns in columbarium niches or burial plots, so check these regulations first.

If scattering is your choice, consider guidelines provided by authorities like [Alberta Parks](#). Here is a link to an informative article: [Alberta releases new guidelines for scattering cremated ashes | Globalnews.ca](#)

Contact Barb

Mark Your Calendars - AGM is February 24, 2024

To handle our 2024 tax filings, the board is scheduling the Annual General Meeting on Saturday, February 24th, 2024, via teleconference from 1:00 PM to 3:00 PM, allowing



members throughout Alberta to participate. Invitations will be emailed to members in mid January 2024.

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