



MEMORIAL MUSE

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Moving towards a Provincial Memorial Cooperative

The Cooperative Memorial Society (CMS) has served Calgary and Southern Alberta for approximately 55 years. For a lot of that time, we have been talking with other Alberta memorial societies about joining together to form one provincial organization. In the Fall of 2021, the Memorial Society of Red Deer and District voted to transfer their members to the CMS and to dissolve their organization. As a result, we welcomed 2200 members from Red Deer and Central Alberta in December, 2021. A two-year contract was signed with the same service providers who have provided service



Written by:
Ms. Sylvia Kasper,
Board Vice Chair

Sylvia joined the board of CCMS in 2007. She is a former crown prosecutor and sits as a member of the Provincial Family Violence Review

to members in that part of the province for many years.

The next exciting step in the journey towards our goal of forming a single memorial organization for the province of Alberta took place on May 1, 2022 at the Annual General Meeting of the Memorial Society of Edmonton. After extensive consultations with the membership, the proposal was discussed at the AGM. Substantial interest was shown by the membership for following in the footsteps of the Red Deer group. As a result, a Special General Meeting has been called for June 12, 2022 where members will vote on a resolution to dissolve the Memorial Society of Edmonton and transfer all their members to the CMS. If that resolution is passed, we will be able to welcome another 12,500 new members over the next few months. Edmonton service providers have expressed a willingness to continue to provide services to members in that area.

We are very excited about this opportunity to join forces and form a powerful alliance to support end of life needs for all Alberta residents.

Member Stories

My parents pre-paid for their funerals and I want to make sure they got an affordable plan. How can I be sure?

Cindy called the Cooperative Memorial Society asking who we are and what we are all about. We let her know that we negotiate with locally-operated service providers to ensure our members and their families can access dignified funeral plans that are affordable.

Cindy said that her parents had already pre-paid at a local funeral home, purchasing two plans that cost more than \$10,000 each. Cindy was concerned that, because her parents did not speak much English, they may have paid for services they didn't need or want.

We suggested Cindy look at the plans her parents purchased and compare them to the plans from one of our service providers. If it turns out a CMS plan is more suitable, her parents can get a refund from the funeral home used and after they become members of CMS, they can purchase a plan from one of our service providers.

Cindy translated this conversation to her parents while we were on the telephone. All three were amazed and relieved with the cost savings. They are now going to

Committee. She is actively involved in the Calgary Lithuanian Canadian Community. Sylvia currently directs the audit function of the board and assists with the payment processing of new memberships, the Edmonton transfer and providing group presentations.



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

contact our service provider to get assistance with refunding their previous arrangements and re-purchasing them, for a savings of \$5,700 each.

If you want to compare plans, please go to our website. Please note, not all of our service providers offer prepayment of plans. Please consult directly with the service provider.

Ask Barb

Question: “Hi Barb, How do I become a member? Where can I get an application form? “

Answer: There are several ways to become a member:

1. Sign up on our website.
2. Send in your application form through Canada Post.
3. Call the CMS phone number to have an application mailed to you: 403-248-2044 in Calgary or 1-800-566-9959 toll free within Alberta or for assistance.
4. Visit Customer Service any Co-op Food Store in Calgary or Medicine Hat and ask for our brochure which includes an Application Form.

Please note: Membership must be processed before a death occurs to be valid. If death is imminent, please sign up on line or speak with our membership manager directly.

Executor Duties

Executor Duties

If you have been asked to be an executor you might want to take into consideration the myriad of duties before accepting this responsibility. Some things you will do, but not all:

- Get copies of the death certificate
- Go to the deceased’s home - list of all assets in the home and secure any valuables.
- If a rental, notify the landlord
- Get the locks changed or re-keyed
- Have the mail redirected

Send notification to:

- Beneficiaries
- Landlord or insurer of home
- Banks and other financial institutions



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

Upcoming Wealth Matters
Webinars 2022.

To register for topic(s) of
interest, please follow the

- Employers or business associates
- Providers of health, benefits, and life insurance plans
- Government agencies including: CRA, Canada Pension Plan, Old Age Security
- Insurance companies: home, vehicle
- Phone, internet, and utility providers, subscriptions, associations
- Obtain Probate: Complete probate forms and submit, if probate is required. A lot of detail is required for these forms
- Identify banks and financial institutions and notify them that you are the executor, determine the details of assets in all accounts.
- Access safety deposit boxes, if any, and list the contents.
- Open an estate account.
- Take inventory of all the assets and liabilities of the estate, including real estate, and determine their value. Advertise for creditors, assess claims against the estate, pay debts and any obligations. Invest all estate funds in an account
- Apply for Canada Pension death benefits, and other pensions or life insurance benefits
- Report estate assets, liabilities, income, expenses to submit to beneficiaries
- Complete the final tax returns and pay any taxes owing.
- Obtain Canada Revenue Agency Clearance Certificate
- Distribute estate to beneficiaries and obtain their release

An executor is obligated to follow the terms of the will. Anything actions outside of these this could result in a lawsuit.

Your advisor can help you and can advise you on the best course of action, including using charitable donations to reduce the tax bill and insurance as a strategy to cover some or all of the tax bill and contributing to the surviving spouses' RRSP.

links below.

June 1 (60 min): Vacation Properties
- <https://bit.ly/3GmPJ9f>

July 27 (60 min): Tax-Smart Investing for Business Owners and New Measures for Private Corporations
- <https://bit.ly/3IZIk1p>

August 10 (60 min): RESPs and Education Savings
- <https://bit.ly/3sdpDR7>

September 21 (90 min): Income in Retirement
- <https://bit.ly/3uqIGtU> -

September 24 (60 min): Decoding your pension
- <https://bit.ly/3GpEEo6>

September 28 (60 min): Insurance Planning
- <https://bit.ly/3Gq1E6i>

All webinars start at 10 am MST.

Webinars are complimentary to both Servus Credit Union members and non-members
There are no obligations after attending live sessions or listening to recordings.

MAID: Medical Assistance in Dying

Dying from natural causes or because of disease progression, is recognized as the expected path to pass away. Some people decide to take their own lives

because of unbearable pain and suffering. Although suicide is a person's right to choose, it presents ethical challenges and is very controversial for most.

In 2015, the families of Kay Carter, a woman suffering from degenerative spinal stenosis, and Gloria Taylor, a woman suffering from ALS, requested the Supreme Court of Canada to support their decisions for assisted suicide. The court rendered a unanimous decision, giving mentally competent Canadian adults, "suffering intolerably and enduringly," the right to physician assistance in dying. The Criminal Code of Canada underwent revisions to enable healthcare practitioners to legally provide information and participate in assisted death. The legislation became known as, Medical Assistance in Dying or MAID.

As you can imagine, MAID was controversial, but its core value is quality vs. quantity of life and a person's right to choose. There are clear guidelines and criteria:
Eligibility:

- Person is eligible for Canadian and provincial healthcare
- Person is 18 years of age and mentally competent (able to make own decision and give informed consent at time of MAID assessment)
- Person has a grievous and irremediable medical condition, causing pain and suffering that cannot be relieved
- Person can make a voluntary request for MAID, without outside influence

Process:

- Person makes request to physician or healthcare team for MAID assessment
- Person must sign written consent with an independent witness
- Person undergoes an assessment by two independent practitioners to assess eligibility
- If approved, the person selects the date to receive MAID (usually takes two weeks)
- At time of MAID is administered, person gives final consent

MAID options:

- A provider, physician or nurse practitioner, administers a substance to cause death
- The person is provided with the substance to self administer

In my experience as a medical Social Worker (recently retired), I assisted several patients with MAID information. The concept of MAID supports a person's



Written by:
Diana Eaid, BSW
*CMS Member and
Retired Medical Social
Worker*

Ms. Eaid recently retired as a medical social worker in a variety of hospitals. Throughout her career she has assisted thousands of patients and their families with attending to their affairs, usually precipitated by a medical crisis.

right to determine when disease/disability becomes unbearable. However, many families struggle with MAID, as do some healthcare providers.

MAID excludes patients who lack capacity and suffer mental health disorders. The latter will be included in 2023. I have met with many people who feel patients with Personal Directives, indicating a request for MAID in the future, and later deemed to lack capacity, should be able to receive MAID. The legislation had a recent revision, introducing Waiver to Final Consent. For final consent to be waived at time of MAID, the person had to have capacity when approved for MAID. If final consent is waived, MAID will be cancelled if the person demonstrates refusal or resistance to administration of the substance. As the MAID process can take several weeks to complete, patients who are terminal and actively dying will not benefit from MAID. This has caused many families to express anger and frustration as they feel lack of intervention to end life is inhumane for the patient. Many families feel euthanasia of family pets is more dignified than what is offered their loved one.

MAID is an individual choice and not for everyone. There are many levels of ethical controversy. For those I have assisted, most participants felt it was a dignified experience. Anyone making this choice, the process ensures that all consideration is given to alternatives. I have heard many beautiful stories of opportunity to plan and say goodbyes. If you want more information, ask your physician or healthcare team.

Come Volunteer with Us!

The Cooperative Memorial Society (CMS) was formed in 1966 as a member-owned co-operative of like-minded people who respect the need for a simple, dignified alternative to costly funeral services. We are a non-profit, non-sectarian organization, operated by a 12-member volunteer Board of Directors.

The board will be accepting nominations for two (2) 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



Written by:
Mark Farris
Board Treasurer

Mark began his career in the investment industry in 1992 and is

responsibilities needed to manage the cooperative effectively and be open to learning.

An ideal candidate for board membership will have some experience in one of the following areas:

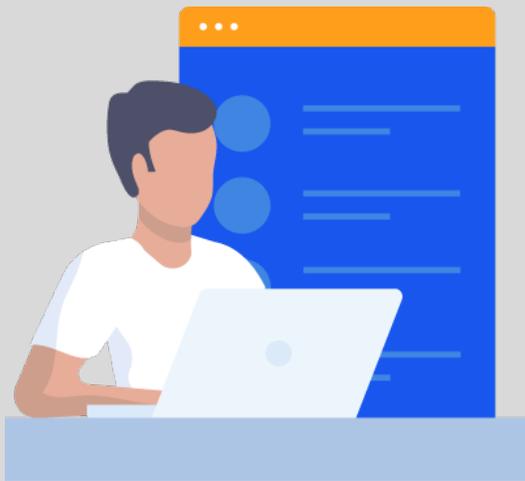
1. Finance, Accounting and Audit
2. Legal and Governance
3. Marketing, Social Media and Member Engagement

Interested candidates should contact Mark Farris, Chair of the Board Capacity Committee at markfarris30@gmail.com or (403) 554-4747.

Thank you for your interest.

currently a Vice President and Portfolio Manager with RBC Dominion Securities in Calgary, primarily serving retirees, those about to retire and their families. Mark is a past board member with the Calgary Cerebral Palsy Association and the Calgary Food Bank, where Mark took on the role of Treasurer. Mark also volunteers his time with the Foothills Country Hospice Society and the Calgary Food Bank.

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](#)



Newsletter edited by:
Ms. Terry Geib
Board of Directors