Preplanning Simple, Dignified, Final Arrangements

Memorial Society of Edmonton & District

MSED

Dignity, Propriety, Economy
### Preplanning  Simple, Dignified, Final Arrangements

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What Is the Memorial Society of Edmonton & District?

Memorial Societies are associations of like-minded people who respect the need for a simple, dignified alternative to elaborate and increasingly costly funeral services.

The Memorial Society of Edmonton and District is a non-profit, non-sectarian association of individuals and families, formed in 1957, and registered under the Societies Act of Alberta. An Annual General Meeting is held each spring. Volunteer directors serve without remuneration.

Objectives:
- To promote, through education, an understanding of death and an ability to cope with grief.
- To promote simple, dignified final arrangements at a reasonable cost.
- To enable members to choose the kind of funeral they prefer.
- To encourage planning before the time of grief and shock.
- To prevent exploitation of the bereaved.

Is it expensive to join? Are there monthly or annual dues?

The only cost is a nominal lifetime membership fee of $40.00 per individual. There are no monthly or annual fees. Our society collects a small “records fee” from the service provider when final records are processed at the time of death.

What will membership do for me?

- You will receive a Designation Form allowing you to indicate preferences as to the disposition of your body at the time of death. You can designate the type of service you wish to have, and whether you prefer burial or cremation. Completion of this form will help you really think about these matters and make sensible choices. It will also allow you time to share this information with family. A copy of your designation form will be kept in our office.

- The MSED has agreements with four funeral homes in the community who will provide dignified, inexpensive services for our members.
Are there other benefits from membership?

- Probably the most important benefit is the peace of mind you gain by putting your affairs in order now. This saves your next-of-kin some hasty and painful decisions involving a large amount of money at a time when they are emotionally unprepared to make rational choices. You make the decisions in the peace and quiet of your own home and without pressure.

- Memorial societies, through education, act to increase public awareness about funeral practices. Our society has speakers available to address interested groups.

- Memorial societies monitor the whole field of funeral legislation, and advocate for consumer protection.

- Memorial societies encourage

  - “living memorials” such as donations to charitable organizations or to research, or establishment of scholarships and bursaries, rather than floral tributes.
  - anatomical gift-giving. If you are considering body donation or donation of tissues and organs for research, transplant, or teaching purposes. See the Anatomy Department of the University of Alberta.

The Society Provides:

1) Facilities for the filing, maintenance and amendment of designation forms..
2) A wallet-size identification card with the name of the co-operating funeral director of your choice.
3) Information concerning final arrangements and costs, burial, cremation, organ/tissue donations, etc.

Are memorial societies mainly for low-income families?

No, not at all. Naturally, some low-income people become members. The common denominator of memorial society members is a sincere desire to provide for simple, dignified final arrangements selected by the member personally.
Are there certain rules I must follow as a society member in planning my funeral?
Absolutely not. Most society members believe that money spent on elaborate funerals and expensive caskets could be better spent among the living. Some preferences, which will be specified on your designation form, may be:

- No embalming. In Alberta embalming is not required by law in normal cases. Various laws do apply if a body is being transported across provincial borders.
- No cosmetic “make-up” or open casket viewing
- A simple, low-cost casket
- A simple, personalized service.

What if I should want to change my Designation form?
Request and complete a new form and submit it as you did originally. A nominal fee may apply.

What if I join a society and then relocate?
Should you move to a location outside the area served by the Memorial Society of Edmonton and District you may join one of the more than 200 Memorial Societies in major cities throughout Canada and the United States. Payment to the new society of a small transfer fee may be required.

In Alberta there are two other Memorial Societies:

**Calgary Co-operative Memorial Society Ltd.**
#204A—223—12 Avenue SW
Calgary, AB Canada T2R 0G9
Phone (403) 248-2044            Toll Free: 1-800-56-9959

**Memorial Society of Red Deer & District**
P.O. Box 817
Red Deer, AB Canada T5N 5H2
Phone: (403) 340-1021
Arranging a Funeral

A funeral may be arranged at the time of need, called an ‘at need’ funeral or ahead of time, called a ‘pre-need’ or ‘pre-arranged’ funeral. Members should consider options when they are not under stress. Pre-planning will ensure that next of kin or executors will not have to make decisions when they are grieving.

In Canada, regulation of the funeral industry is a provincial responsibility that varies from province to province. There is no national code in place.

In Alberta, funeral directors and funeral businesses are licensed and regulated by the Alberta Funeral Services Regulatory Board (AFSRB). Its powers are granted under the Funeral Services Act and its associated regulations. The AFSRB consists of three funeral industry representatives and three consumer representatives and maintains an office at

11810 Kingsway Avenue, Edmonton, Alberta T5G 0X5
Telephone: 780-452-6130 or Out of town call 1-800-563-4652.
Website: www.afsrb.ab.ca.

The present Funeral Services Act makes it illegal for a funeral business to contact you over the telephone or door-to-door (this is termed ‘cold calling’) to offer prearranged funerals unless you have given permission to be contacted.

The Memorial Society of Edmonton and District has opposed ‘cold calling’ for years and was very happy when this ban was put in place. In earlier times the funeral industry did not advertise their services in the media, but now, also in an effort in increase sales, they do advertise on radio and TV and in the newspaper and on the internet. Such advertisements are perfectly legal.
Financing Your Funeral

Since December 1998, new regulations apply under the Alberta Funeral Services Act:

1) After the first 30 days, if you wish to cancel after the purchase of a prepaid funeral or cemetery plot, you will receive a full refund without penalty.

2) After the first 30 days, the funeral or cemetery business must hold your money in trust, or arrange for an insurance policy to cover the cost of the funeral or plot.

3) When a pre-need payment is held in trust, all interest accrued must be credited to the customer. If the customer requests a refund, the funeral provider or cemetery is entitled to withhold up to 15% of the account as an administrative fee.

4) When a pre-need payment is covered by an insurance policy, some funeral providers are asking customers to agree to a 35% administrative fee. Since 2000 a majority of prepaid funeral plans in Alberta are covered by various insurance plans – READ the fine print and ASK.

What does the Memorial Society of Edmonton and District recommend?

1) One option to prepayment is to set aside money to pay for a funeral. You can open a bank account in your own name labeled ‘to be held in trust for funeral expenses as needed’. You are then the one who receives all the interest and you are charged no administration fees.

2) We recommend you do a lot of talking and asking before you make decisions.

3) Keep careful records of what you decide and be sure to inform your next of kin. Some of the trust funds held in Alberta as prepayment for funerals are for people who are already dead and buried.

4) Many members keep a copy of their designation form with their wills. Both should be easy to access by next of kin or executors, not in a safety deposit box.
Contracted Agreements

The Memorial Society of Edmonton and District (MSED) has entered into formal contracts with four Edmonton funeral homes for the provision of funeral services to members at agreed upon and fixed prices.

Each firm has agreed to prices in accordance with a three year contract which has been negotiated on behalf of Society members to provide services designed to suit preferences of Society members for simple, dignified funeral arrangements.

The contractual prices listed in this booklet are for December 1st, 2014 to November 30th, 2016 after which they are subject to a 3% increase per year for the duration of the contract. If a member is charged prices higher than are listed here, please contact the Society so that a proper inquiry may be made.

Members should clarify with their selected funeral home if there are extra charges. Additional charges will apply for transfer from a distance or from home/nursing home rather than institution pick up, obituary notices in newspapers, floral tributes, memorial packages (stationary), facilities (chapel, reception room) and transportation (additional vehicles, mileage).

Costs for burial and associated services—such as the purchase of a plot, opening and closing of the grave, cement liner, use of a vault, perpetual care and grave marker—are charged by the cemetery according to its policies and are not covered by the funeral home’s charges.

The funeral home usually arranges these optional or additional items for the member and adds the cost to their invoice as a disbursement.

Optional Merchandise and Services are itemized to give you an idea of what kind of additional charges may be expected. These amounts are over and above Simple Cremation and Simple Burial fees.
CONTRACTED FUNERAL PROVIDERS

Trinity Funeral Home
10530—116 Street NW
Edmonton, AB T5H 3L7
Phone: 780-474-4663   Fax: 1-888-329-3408
www.trinityfuneralhome.ca

First Memorial Funeral Services
A Division of SCI (Canada) ULC
Harmony Chapel
10541—81 Avenue NW
Edmonton, AB T6E 1X7
Phone: 780-433-7335   Fax: 780-439-3786
Also Riverview Chapel Fort Saskatchewan
www.firstmemorialfuneral.com

Foster and McGarvey Funeral Homes, Reception Centres &
Crematorium
10011—114 Street NW
Edmonton, AB T5K 1R5
Phone: 780-428-6666   Fax: 780-425-5678
Locations: Downtown, Sherwood Park-Millwoods & St. Albert
www.fostermcgarvey.com

Serenity Funeral Service (Serenity Family Service Society)
5311—91 Street NW
Edmonton, AB T6E 6E2
Phone: 780-450-0101   Fax: 780-450-9248
Locations: South Edmonton, North Central Edmonton, Leduc, Spruce Grove, Wetaskiwin and Drayton Valley
www.serenity.ca
Membership

How to Join

Join on-line at www.memorialsocietyedmonton.ca or complete the application form on the next page and mail it or drop it off at the Society office with your one-time, non-refundable membership fee. The fee not only covers what the member receives, but also helps the Society expand its programs for the benefit of others.

Children under 18 will automatically be included in an adult’s membership.

Exculpatory Clause

Society Members understand that the Memorial Society of Edmonton and District is a non-profit Society and that referrals to funeral providers are given only with the following limitations. By making enquiry or by accepting any referral, Members agree that The Memorial Society of Edmonton and District shall not be responsible or liable in any way to the Member or anybody, for any injury, loss or legal claims of any kind. Members not agreeing to this release of liability are respectfully declined.
Negotiated Member Services and Pricing
December 1, 2014 to November 30, 2016

SIMPLE CREMATION (Monday—Friday 9 a.m. 5:00 p.m.)       $979.00
Price includes:
   Funeral director professional fee
   Six funeral director statements of death
   Transfer*
   Identification
   Preparation and filing of all documents and obituary
   Preparation of remains for cremation not including embalming nor preparations for viewing
   Cremation fee
   Records fee payable to MSED $30.00

SIMPLE BURIAL (Monday—Friday 9 a.m. 5:00 p.m.)          $1257.00
Price includes:
   Funeral director professional fee
   Six funeral director statements of death
   Transfer*
   Identification
   Preparation and filing of all documents and obituary
   Contact for cemetery arrangements
   Preparation of remains for burial not including embalming nor preparation for viewing
   Funeral coach
   Records fee payable to MSED $30.00

Options for Simple Cremation or Burial
Members may upgrade the following services and products and receive 10% discount.
   Memorial packages (stationary)
   Facilities (chapel, reception room)
   Transportation (additional vehicles, mileage)

When a family opts out of a simple burial or cremation 10% will be taken off the standard contract pricing on the funeral side of the agreement excluding cash advances or third party charges incurred on behalf of the family
Negotiated Member Services and Pricing
December 1, 2014 to November 30, 2016

Merchandise Options

Options
Members may upgrade services and product for additional charges at a 10% discount.

Cremation Caskets

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<tr>
<th>Option</th>
<th>Price</th>
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<tbody>
<tr>
<td>Cardboard</td>
<td>$220.00</td>
</tr>
<tr>
<td>Woodbox</td>
<td>$330.00</td>
</tr>
<tr>
<td>Belmont</td>
<td>$545.00</td>
</tr>
<tr>
<td>Faith Elderlite</td>
<td>$855.00</td>
</tr>
<tr>
<td>Eco Friendly Willow</td>
<td>$1,870.00</td>
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Urns

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<tr>
<th>Option</th>
<th>Price</th>
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<tbody>
<tr>
<td>Black Plastic</td>
<td>$39.00</td>
</tr>
<tr>
<td>Journey (biodegradable)</td>
<td>$215.00</td>
</tr>
<tr>
<td>Going Home, Classic Spun Pewter, Brass</td>
<td>$325.00</td>
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Caskets

<table>
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<tr>
<th>Option</th>
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<tr>
<td>Simple casket (grey vicuna)</td>
<td>$765.00</td>
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<tr>
<td>Cloth</td>
<td>$1,380.00</td>
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<tr>
<td>Metals</td>
<td>$1,930.00</td>
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Woods

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<tr>
<th>Option</th>
<th>Price</th>
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<tbody>
<tr>
<td>Diamond</td>
<td>$1,210.00</td>
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<tr>
<td>Viking</td>
<td>$1,680.00</td>
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Rental Casket

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<th>Option</th>
<th>Price</th>
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<tbody>
<tr>
<td></td>
<td>$1,320.00</td>
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Other
Surcharge for services on evenings, weekends or stat holidays — $250. *Transfer after hours or from home/nursing home — prices vary. There may be additional charges for cases of obesity or infectious disease.
Cemetery Referral Agreements

The Memorial Society of Edmonton has entered into agreements with The City of Edmonton Cemeteries as well as the Archdiocese of Edmonton Catholic Cemeteries to provide discounted pricing for our members.

MSED members will receive a reduction of 5% on the pre-need purchase of one plot or niche. (These are not retroactive if a plot has already been purchased)

The process is as follows:
1) Memorial Society member books an appointment with the City of Edmonton or Edmonton Catholic Cemeteries Administration Office.
2) Memorial Society member provides a copy of their membership card.
3) Memorial Society member chooses a plot or niche.
4) Application of the 5% discount is applied to the purchase.
5) Memorial Society member enters into a standard contract with the City of Edmonton or Catholic Cemeteries in regards to cemetery products and services.

If a member buys a plot and later wishes to sell it back:
The City of Edmonton cemeteries will refund 85% of current market value. Edmonton Catholic Cemeteries will refund whichever is higher of either the purchase price or 75% of current market value.

Edmonton Catholic Cemeteries will also provide a 5% discount for markers purchased by society members families up to 30 days after burial.

Edmonton Catholic Cemeteries provide their services to people of all faith traditions as well as those with no formal tradition. Members must understand these are 100% Catholic Cemeteries.

City of Edmonton Cemeteries
Beechmount Cemetery
12420 -104 Street
Edmonton, AB
780-442-0974

Edmonton Catholic Cemeteries
14611 Mark Messier Trail NW
Edmonton, AB 780-447-2921

St. Stephen’s Cemetery
20303 Meridian Street NE
Edmonton, AB, T5Y 6E6
780-377-0277
Fill in the application on the next page, detach and mail along with your one-time, non-refundable membership fee to:

**The Memorial Society of Edmonton & District**
1108, 10235–124 Street
Edmonton, Alberta T5N 1P9
info@memorialssocietyedmonton.ca

Membership cards, information about funerals and forms with which to plan your funeral will be mailed on receipt of your application and fee.

Please keep the rest of this folder for future reference.

The Memorial Society of Edmonton & District is a volunteer based organization. If you would like to volunteer to help with the work of the Society please check the box labelled “I would like to volunteer”
I wish to join the Society.
Enclosed is the non-refundable membership fee of $40.00 for each adult.
(Dependent children are included free on one adult membership; please include children’s full names and birthdates)

*Please print names in full*

Your name ____________________________________
Spouse _______________________________________
Dependent Children ____________________________

Address _______________________________________
Postal Code ___________ Telephone _____________
email ________________________________________

☐ “I would like to volunteer”
Memorial Society of Edmonton & District

1108 (Downstairs) 10235 - 124 Street NW
Edmonton, AB T5N 1P9
Office Hours:
Tuesday, Thursday and Friday
10:00 a.m. - 3:00 p.m.
Phone: 780-944-0196
Fax: 780-9440-0791
info@memorialsocietyedmonton.ca
Www.memorialsocietyedmonton.ca