

Christian Immigration Society

RULES AND REGULATIONS GOVERNING THE OPERATION OF THE CIS BURIAL FUND

1. GENERAL

- 1.1 Members of the Christian Immigration Society may participate in the Burial Fund, operated by the Society.
- 1.2 The objective of the Burial Fund is to share among participants the cost ensuing from death and burial, in accordance with Galatians 6:2 "Carry each other's burdens and in this way you will fulfill the law of Christ." NIV
- 1.3 Burial Fund participation covers:
 - 1) Single persons
 - 2) Single parent including unmarried children under the age of 20 years
 - 3) Families including unmarried children under the age of 20 years
 - 4) A mentally and/or physically handicapped relative of the participant who is fully dependent on the participant (i.e. has no governmental or other support)
- 1.4 In the event of death, benefits are requested by contacting the contracted funeral home or the Society office directly at (780) 964-7165. Report the death and the association of the deceased with the Christian Immigration Society. The contracted funeral home is:
Foster & McGarvey Ltd. | Edmonton, AB | (780) 428-6216.
- 1.5 The Society only recognizes legal marriages based on Matthew 19:4-6; for the purpose of Membership.

Common-law relationships are not recognized by the Society. Members who legally divorce are to notify the Society within 90 (ninety) days of their divorce in writing stating which partner is remaining a member of the Society and must provide contact information for their ex-spouse. CIS Administration will provide opportunity for the ex-spouse to retain their membership. Within 60 (sixty) days after this notification the ex-spouse is to notify the Society of his/her intention to continue his/her membership without penalty. After the 60 (sixty) day period normal entrance fees will be applicable. For members who dissolve their marriage through divorce and/or permanent separation and **do not disclose** this information to the Society, the Board reserves the right to revoke either membership without compensation. Children as defined in art. 1.3 will be considered to be with the parent who has legal guardianship for purposes of membership.

2. BENEFITS

- 2.1(a) In the event of the burial of a deceased participant or dependent, the Society will pay the contracted funeral home, the contract price for standard adult services, which include:
 - a basic casket,
 - grave liner,
 - removal of remains from place of death in the City of Edmonton (maximum 40 kilometers from city center),
 - preparation of remains,
 - transportation of the grave liners to cemetery,
 - professional funeral services, guest register, hearse and minister's car.

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- 2.1(b) Services for deceased between one month and twelve years of age, include the services listed under paragraph 2.1, with the exception of a minister's car.
- 2.1(c) Services for stillborn infants and children up to one month old include:
- casket, preparation of remains,
 - removal of remains from place of death in the City of Edmonton (maximum 40 kilometers from city center),
 - transportation of remains for grave side services and professional funeral services
- 2.2. For interment of the deceased, the Society will pay the cemetery:
- contract price for a grave plot,
 - opening and closing of the grave,
 - perpetual care of the grave site
- 2.3 The standard cost of an adult burial is the total cost to the Society for the provisions listed under paragraph 2.1 and 2.2. The "standard cost" is adjusted periodically to reflect market and contract realities, which include the lowest cost to the Society of a first burial grave.
- 2.4 In the event of cremation of a deceased participant or dependent, the Society will pay only the exact charge of the contracted funeral home and/or crematorium; however, the Society shall never pay an amount in excess of the "standard cost" as defined in paragraph 2.3. The Society will cover the cost of either a burial or a cremation, not a burial and a cremation.
- 2.5 Due to contractual obligations and the complex nature of the Society's agreements with Cemeteries and Funeral Homes, there will be **no refunds or credits issued for products, services or amenities not used.** (i.e. - **no credit** if basic casket is not used and family requests an upgraded casket; **no credit** if guest register not used; **no credit** if minister's car is not used; etc.)
- 3. BENEFIT LIMITATIONS**
- 3.1. The cost of transportation of remains from outside the City of Edmonton (outside 40 kilometer maximum from city center) shall not be paid by the Society.
- 3.2 In the event of a burial or cremation of a participant or dependent at a location other than Edmonton, or by a funeral home and/or cemetery other than those contracted by the Society, the Society will pay an amount not exceeding the "standard cost" as defined in paragraph 2.3. The amount will be reimbursed to the estate of the deceased providing a "copy of the Death Certificate" and copies of the paid invoices for burial/cremation costs are submitted to the Society.
- 3.3 Grave plots cannot be reserved.
- 4. COST**
- 4.1 Membership dues:
Members of the Christian Immigration Society pay annual membership dues, payable in two equal amounts (see also paragraph 4.4.).

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- 4.2 Entrance fees:
Applicants for Burial Fund participation are charged an entrance fee, the amount of which is determined by the age of the oldest applicant, i.e. the head of a family or a single person. Upon marriage of a single participant to a non-participant, the non-participant will be charged a single entrance fee, to change the status to a family participant. Entrance fees are based on age-weighted percentage of the Society's "standard cost" as defined in paragraph 2.3. Entrance fees are to be paid to the Society at the time of application to the Burial Fund.
- 4.3 Charges per burial:
For each burial or cremation paid by the Society, participants are invoiced a small amount, equal to the "standard cost" divided by the number of participants of the Burial Fund. Two times per year this fractional charge is reviewed and if required, adjusted to the next \$0.10 CAD.
- 4.4 The Society office prepares invoices two times per year, prior to the due dates January 1st and July 1st.

Rules and Regulations are subject to change without notice