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Date: April 26, 2005**Total Pages Including Cover Sheet: 2****FROM:** Mitchel S. Ross***PLEASE DELIVER AS SOON AS POSSIBLE TO:***

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COMMENTS:

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04-28-05

11:46am

From-Cooperative Funeral Fund INC.

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*Cooperative**74 Boston Post Road • Madison, CT 06443*

*Funeral
Fund inc.*

Dear ,

As you are aware from my April 15 letter, Cooperative Funeral Fund, Inc. has filed suit in Suffolk Superior Court against The Massachusetts Board of Registration in Embalming and Funeral Directing. Our hearing was scheduled for 2:00 pm today, at which we were seeking a preliminary injunction against the Board. Our goal was to prevent the Board from harassing or otherwise threatening licensees that participate in the CFF Trust Program and to get a ruling by an impartial judge that our program is in compliance with the regulations.

The Massachusetts Attorney General represents state agencies in such matters. Over the past few days attorneys for CFF and the Assistant Attorneys General assigned to this matter have held discussions about the substantive matters raised by our suit. The Agreement being sent with this letter is the product of those negotiations.

This Agreement does not in any way conclude our law suit, nor, unfortunately, does it eliminate the need for you to be present at the April 27 investigative conferences. However, it does accomplish most of what we hoped to get from the judge in the preliminary injunction.

The most important part of the attached Agreement is the stipulation that the Board will not place in jeopardy any licensee for participating in any pre-need trust program the Board deems to be out of compliance until it has (1) addressed its concerns with representatives of the pre-need trust program; (2) specified the exact way the program does not satisfy the regulations; (3) provided a reasonable time for that program to cure any deficiencies; and (4) given ample notice to any funeral home and reasonable opportunity to cure.

Essentially, the only objective we were not able to achieve was to eliminate the investigative conferences many of you have been called to appear at. Although we doubt the Board's claim, its position is that these conferences are merely part of a random audit and do not target CFF clients.

I assure you that during this process we will be continuing to pursue our remedies through the court system. I am confident that the final outcome will be a finding that the CFF Pre-need Trust Program is in full compliance with 239 CMR.

What you should do April 27, 2005. You should plan on attending at your scheduled time. I will be there with my legal counsel and I will have: a copy of your master trust agreement, your latest statement of accounts, your annual report for the year 2003 (to the extent of your participation with CFF), copies of your latest two trusts with deposit tickets and receipt letters. I want to point out that anything you leave behind may become public information.

I pray for your continued support and I promise to continue to work hard to deserve it.

Sincerely,

Mark C. Mannix