

# THE MEMORIAL SOCIETY OF NEW ENGLAND, INC.

25 Monmouth Street, Brookline, Massachusetts 02146

(617) 731-2073

(24-hr. answering service)

October 1984

Dear Members:

The Memorial Society of New England is one of almost 180 similar non-profit consumer-oriented societies. Collectively, these represent over a million members like you. This summer a biennial conference of all memorial societies was held in San Diego, California. MSNE was represented there by my wife, Rebekah, and Doranne Jung, MSNE staff. Many of the articles in this newsletter were inspired by this conference, the theme of which was "Coping With Concerns in the Mid 80's."

The big news for the mid 80's is the new Federal Trade Commission (FTC) Rule. After 12 years of investigation, public hearings, intensive lobbying by both the funeral industry and consumer groups, congressional action and judicial review, the FTC has finally issued its Trade Regulation Rule on Funeral Industry Practices. The Rule's goal is to lower existing barriers to price competition in the funeral market and to facilitate informed consumer choice. The Rule ensures that you have access to sufficient information to permit you to make informed decisions about which goods and services you wish to purchase; that you do not have to purchase goods and services you do not want or are not required by law; and that misrepresentations are not used to influence your purchase.

On our local level, MSNE staff and volunteers produced a 30 second television spot which aired on most of the Boston stations. MSNE was mentioned in an article about funeral costs and pre-planning in The Boston Globe.

MSNE sent Doranne Jung to the biennial conference. Specifically, she brought back these suggestions:

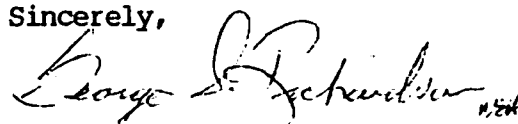
1. To survey you, MSNE members, to find out why you joined. This information will be used to "market" MSNE and gain new members.
2. To research the possibility of becoming a clearinghouse for grief support groups. There may be opportunities for outside funding here.
3. To tie-in with coops, credit unions, labor unions to attract more members.
4. To take advantage of the new FTC Rule by contacting funeral directors for price information. (More information on all of these projects is in this newsletter.)

Each of these projects is worthwhile. But each requires extra staff time and office expenses and those require your help. MSNE depends largely on your voluntary dues and contributions to continue to offer charitable and educational services. This year we hope you will give generously. To support the effort to collect funeral price information an additional \$3,000.00 is needed.

And finally, when you do give you also can give a gift of caring to someone you love. When you donate \$40.00 or more MSNE will give an individual of your choice a free membership. All you have to do is indicate that person's name, address and phone number on the donation form attached. MSNE will send that person a membership packet and a letter which explains that the gift is from you. Or, if you choose, you may remain anonymous.

Consider your children, your parents, relatives, friends. This is a tremendous opportunity to let someone you love benefit from your support of MSNE.

Sincerely,



George S. Richardson, President

## How the New FTC Rule Works for You

As of April 30, 1984 the FTC Rule went into effect nationwide. Now you can get price information over the telephone from all funeral directors. This is a significant consumer benefit.

The general purpose of the Rule is to require honesty in mortuary business affairs and to make it easier for you to select and pay for only those goods and services you want or need.

When you call a funeral provider and ask about terms, conditions or prices he/she must:

1. Tell you that price information is available over the telephone.
2. Give you prices and other information from the price lists to "reasonably" answer your questions. By using the telephone you can compare prices among funeral providers more easily.

In addition, if you go in person, the funeral provider must give you a general price list which you can take home and show you other price lists of caskets, alternative containers and outer burial containers. The Rule also requires that, in the case of direct cremations with no embalming and no viewing, you be offered an unfinished wooden box or an alternative container, something other than a casket.

For a FREE booklet, "Consumer Guide to the FTC Rule," contact FTC, 150 Causeway Street, Boston, MA 02114, (617) 223-6621.

CALL TO COMPLY: And now, after more than a decade of struggle by consumer groups including memorial societies from

all over the nation to get this Rule, we must make use of it or the Rule may be revoked. The FTC will review the Rule in 4 years. If, at that time, the FTC finds that the Rule has not been used, that it is not necessary, the Rule will be rescinded.

You can use the Rule to collect competitive price information for yourself and for MSNE. The proponents of the Rule claim that the availability of such price information will help drive costs down; opponents of the Rule argue the reverse. MSNE proposes to act as a clearinghouse for price information.

### HERE ARE THREE WAYS YOU CAN HELP YOURSELF, MSNE, AND THE FTC:

1. Volunteer to call the MSNE cooperating funeral directors in your area (a maximum of 3);
2. Volunteer to call a minimum of 3 funeral directors who have not cooperated with MSNE. (MSNE will supply you with funeral directors' names and numbers.)
3. Contribute to the Funeral Survey Fund.

MSNE CAN BE a clearinghouse of price information which is an additional service to you and your survivors. On an on-going basis MSNE can collect prices from randomly selected funeral directors. In order to provide you with this information, additional funds, \$3,000.00, must be raised to cover the costs of staff time, postage, telephone, photocopying and other office expenses involved. PLEASE GIVE GENEROUSLY. We can demonstrate that there is a need for the FTC Rule by collecting price information and using it.

## Organ Donation - Annual Meeting

DATE: Tuesday, November 13, 1984  
TIME: 5 - 7:30 p.m.  
PLACE: Museum of Science, Boston  
REFRESHMENTS: Free  
ADMISSION: Free

The annual meeting, held at the Museum of Science from 5 p.m. to 7:30 p.m., will feature three guest speakers. Mr. Charles Fiske (Jamie's father), Dr. Paul S. Russell, and Mrs. Brenda Murray Wall will present their views and experiences on organ transplants.

As you may remember, Jamie Fiske first made national news in 1982 when she was dying of biliary artesia, a rare and fatal liver disease. When Blue Cross-Blue Shield refused insurance coverage for the "experimental" transplant surgery, Charles Fiske drew attention to Jamie's plight through the news media. Public response and outrage forced Blue Cross-Blue Shield to cover a major part of the \$300,000 transplantation cost. However, the Fiskes still had to find a donor for Jamie. In October of 1982, Mr. Fiske addressed the American Academy of Pediatricians. With 400 doctors at the convention and an entire nation watching on network news, Mr. Fiske pleaded for a donor. This plea eventually resulted in a donor for Jamie. Today Jamie is a thriving, vivacious two-year-old.

However, Jamie is an exception to the rule. The furor over Blue Cross-Blue Shield's insurance rejection brought attention to Jamie's problem. Without this financial battle covered in the news, Jamie <sup>may</sup> never have gotten a liver donor.  
<sub>might</sub>

Brenda Murray Wall is a vocational rehabilitation counselor for Massachusetts Rehabilitation Commission and an R.N. with a master's degree in Family Counseling. She will tell her story which begins, in

her own words, "My husband, Jack, and I were married only 6 months when he became ill and was hospitalized in July, 1983. He wanted very much to live and wanted the opportunity to be evaluated for a liver transplant. It took one week of contacting many people to accomplish this instead of my being able to spend that precious time with him. He died 4 weeks later on September 18, 1983."

Ms. Wall would like to help others avoid the kind of experience she and her husband had trying to get that evaluation and answers about medical insurance coverage for the transplant.

Dr. Paul Russell, Chief of Transplant Surgery at Mass. General Hospital will speak to us about the requirements involved in transplant surgery. He will discuss the medical process of getting and fitting an organ for the recipient. For instance, did you know that the recipient might require 50 to 100 blood donors before a liver transplant operation can be performed? This is just one of the medical restraints involved in transplantations.

There are many things being done to humanize the transplantation process. Charles Fiske has been testifying in Washington and Boston and involving himself in the legislation of transplantation issues. And Brenda Wall is willing to share what she learned from her experience with you for the first time because her husband would have wanted her to.

**So please join us and bring a friend!**

## The Role of MSNE and Grief

Some facts:

- \* Two third's of people die in a hospice or medical institution; one third die in sleep or suddenly.
- \* 60% of all ills can be traced to a "loss." Any form of loss cuts down on the activity of the immune system.
- \* It takes two years to work through grief.

"One purpose or role of a memorial society could be to fill a void in our culture...to enable people to receive support at the time of dying...to grieve before, during and after a death. Many memorial society members are going to be in a state of dying and of grief," according to Rev. Wendt, founder of St. Francis Burial Society and Counseling Center, Washington, D.C.

"Everyone who goes through loss should be in a group that enables them to cry," says Rev. Manely, a retired minister.

Coming from the biennial conference is the idea that MSNE could act as the nucleus for a network of grief support groups. MSNE could provide information, referral and education about grief and death programs to bring about changes in attitudes toward grief and death -- to help people and the public accept them as a significant part of living.

This idea is new and needs research. If you are or have been connected in any way with a grief group and would like to offer information, please contact MSNE.

## Financial Statement

These figures are approximate estimates of the audited report:

### INCOME

New Memberships/Transfers.....	\$ 1,696.00
Contributions/Gifts.....	7,411.00
Dividends from stock.....	1,490.80
Miscellaneous.....	<u>27.00</u>
TOTAL INCOME.....	\$10,624.80

### EXPENSES

Salaries (3 people).....	\$ 7,700.00
Telephone Answering Service/ Telephone.....	1,063.32
Postage.....	352.05
Printing (not including this newsletter).....	626.50
Rent.....	100.00
Miscellaneous (taxes, insurance, computer, annual newsletter, newsletter production/ mailing/ postage, office supplies, auditor).....	<u>2,649.66</u>
TOTAL EXPENSES.....	\$12,491.53

TOTAL DEFICIT..... \$ 1,866.73

### ONE-TIME EXPENSES

Travel to biennial.....	\$ 576.00
New computer system for mailing list/plans.....	<u>1,258.60</u>
TOTAL.....	\$ 1,834.60

Each year MSNE operates in the red. For the past two years, our deficit was just over \$1,200; compare that with the deficit of 1981-82, \$8,369. However, this year we had two one-time additional expenses for which we dipped into our capital fund for \$1,834.60.

Remember, all donations and contributions to MSNE are tax deductible. Our goal this year is to raise \$3,000 more to enable MSNE to collect prices from funeral directors as a service to you. PLEASE GIVE GENEROUSLY.

## MSNE and Coops

Memorial societies in Washington and California report that a large portion of their members join as a result of having heard about the society from a local food coop or credit union. There could be some value in MSNE contacting our local coops, including food coops, credit unions and employee/ labor organizations to explore the possibility of posting notices on bulletin boards, promotional articles in newsletters and so forth. If you belong to such an organization and can help MSNE in this venture, please let us know.

## New England Regional Meeting Plans

Did you know that there are more than a dozen area societies like MSNE throughout the six New England states?

In an effort to get acquainted, to share information and to discuss solutions to common problems it has been suggested that a day-long meeting be held. Members of all New England memorial societies would be invited. Suggestions for a central location as well as speakers and discussion topics are welcome. If you would like to attend such a meeting and/or would like to volunteer to help plan it, please let us know.

## Election of Officers and Directors

The first fifteen minutes of the annual meeting will include the election of the following:

### DIRECTORS-AT-LARGE

Lillian Beauvais  
Rev. George L. Blackman  
Dr. John T. Maltsberger

### OFFICERS

George S. Richardson, President  
David Sheets, Treasurer  
A. Leavitt Taylor, Clerk  
John J. Buckley, Vice President

## Donating Organs or Body: The Need

In a recent 12-month period in the U.S., blood and blood products were provided for 12,000,000 transfusions, bone for 450,000 procedures, bone marrow for 750 procedures, 20,000 corneas and skin for 500 procedures. There were over 5,000 kidney transplants and more than 100 each of heart, liver and pancreas transplants. But the need for tissue and organs is far from being met. Thousands of additional patients could benefit if more tissue and organs were available.

For more information on how you can become a donor, contact the organization of your preference:

### DONATION OF ORGANS:

New England Organ Bank, Inc.  
Box 235  
Boston, MA 02120  
(617) 277-8500

### DONATION OF CORNEAS:

New England Eye Bank  
243 Charles Street  
Boston, MA 02114  
(617) 523-7900

### DONATION OF YOUR BODY TO A MEDICAL SCHOOL:

Coordinator of Anatomical Gifts for  
Massachusetts Medical Schools  
55 Lake Avenue North  
Worcester, MA 01605  
(617) 856-2458

Embalming is not necessarily required in Massachusetts by law. As of the writing of this newsletter, an amendment to the embalming regulations was to be heard before the Board of Registration in Embalming and Funeral Directing that would provide for alternatives to embalming. For information on this call the Board (617) 727-3076. NOTE: Most cemeteries and crematories are private corporations which can refuse to do business with you if the body is not embalmed or prepared to their satisfaction regardless of the law.

## Check List for Member

We recommend that you keep the following information in a folder, in a safe place, known to a relative or a close friend:

1. A copy of your will, the original of which should be in your lawyer's safe or in your safe deposit box.
2. A list of important serial numbers, such as Social Security, combination to locks, serial numbers of cameras, and other valuable property, and the number of your safe deposit box with name of bank.
3. List of annuity or pension policies, with serial numbers.
4. List of life and other insurance policies, with serial numbers.
5. List of credit cards and charge accounts, with serial numbers. Also, a list of merchandise and property on which installments are being paid.
6. List of bank, credit union, stock brokerage accounts, with serial numbers.
7. List of all organizations to which you belong.
8. List of securities and property that you own.
9. List of newspaper and magazine subscriptions, book clubs, etc.
10. Names, addresses and telephone numbers of your clergyman, lawyer, accountant, next of kin, and person to be named executor of your estate.
11. List of friends and relatives whom you wish to be invited to your memorial service (with addresses and telephone numbers).
12. A copy or the original of your funeral plan with the name and address of your funeral director and the type of plan you have made.
13. List of all important papers, including those in safe deposit box - such as automobile title, insurance policies, bank books, Federal and State income tax returns, and birth, marriage, divorce certificates.
14. Any other important information your friends or relatives should know in case of your death.