

THE MEMORIAL SOCIETY OF NEW ENGLAND, INC.

25 Monmouth Street, Brookline, Massachusetts 02146

(617) 731-2073

WHEN IS IT SAFE TO PRE PAY FOR A FUNERAL?

COME TO THE MSNE ANNUAL MEETING TO FIND THE ANSWER

Date: November 12, 1986, Wednesday evening

Time: 5:30PM - 7:30PM
5:30PM - 6:00PM Refreshments and social time
6:00PM - 7:30PM Panel: "When is it safe to prepay?"

Place: First and Second Unitarian Universalist Church
66 Marlborough Street (corner of Berkeley and Marlborough) Boston

Recently a man selling funeral services and merchandise called a friend's mother at her home. This was a door to door solicitation preceded by a direct mail piece announcing that someone would be calling on her. She let the man in and pre planned her funeral arrangements with him. Before he left, he had her sign a contract which was an annuity agreement (like an insurance policy) and she wrote him a check for half the amount (a sum over \$1,000) and promised to pay a sum of money every month until the annuity was paid in full. When he left he gave her a copy of the contract she had signed. Now she asks, can she get her money back if she changes her mind? Or, can her next of kin get the money back if he does not want the funeral she arranged?

What happens when you have prepaid a funeral with one funeral director here in Massachusetts and then you move to California to retire? Can your funds be transferred from one funeral director to another?

Suppose you prepay a funeral director and only you and he are aware of your agreement and the prepayment. Then you die. Who will notify that funeral director? How will your next-of-kin or whomever is going to take care of your arrangements know that you have prepaid? Whose responsibility is it to notify the next-of-kin?

There are many pitfalls to prepaying. For this reason a bill (House Bill 76) has been introduced by the Executive Office of Elder Affairs. This bill calls for "an investigation and study by a special commission relative to the purchase of prepaid funeral and burial services...and investigate the need, availability and operation of prepaid funeral and burial plans or contracts purchased from funeral directors and undertakers in the Commonwealth and the desirability of such plans for senior citizens and others wishing to make contracts or other suitable prepaid arrangements of burials and funerals with a view to protecting the interests of such senior citizens to purchase said plans."

Come to the MSNE annual meeting to hear a panel discuss this bill and the pros and cons of prepaying. Find out what you need to know before you prepay.

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Dear Friends and Colleagues:

This year's annual meeting promises to be both informative and exciting. Whether you have pre-paid for your funeral or have never considered the issue, you and your friends/family will benefit from understanding your rights and alternatives as well as how current pending legislation which may affect you.

Come to the MSNE annual meeting on November 12th to hear a panel of experts discuss the various issues related to pre-payment:


1. Division of Insurance attorney, Caroline Smith, will explain the pros and cons of current proposed legislation;
2. The Executive Director of the Board of Funeral Directors, Arthur Cullen, will outline the current rules regulating the industry and why the industry has introduced legislation to amend those rules;
3. Charles Ives from The Bank of New England will describe alternative ways of planning and paying for the future (i.e., buying life insurance, annuities, setting up trusts, and savings plans).

Senator Louis Bertonazzi, (D, Worcester and Norfolk) Vice Chairperson of the Health Care Committee and a member of the Senate Ways and Means Committee, (committees through which the pre-payment pending legislation must pass) will moderate this panel.

Your annual contributions and voluntary dues help support activities such as the annual meeting and other educational efforts developed by our paid staff.

Please give generously this year so that we can continue to help educate people that planning is an act of love and kindness to family and friends because it spares them the responsibility and the agony of making difficult decisions under the stress of grief and the pressure of time and tradition. Thank you for your continued support.

Sincerely yours,


George S. Richardson, M.D.
President

P.S. RIGHT TO DIE: As a result of the Massachusetts Supreme Court decision (to allow the removal of a feeding tube from a comatose man which had kept him alive for over 3 years) your right to die as you and your family wish has been strengthened. However, there is still no Massachusetts legislation that protects your right.

FINANCIAL STATEMENT-FY1985-86

This year's deficit is about the same as last year's. That's because your annual giving has remained about the same as last year's. MSNE needs contributions from every member. If each and everyone of you would give just \$5.00 in voluntary dues then MSNE could operate in the black. Past giving patterns show, however, that only 10% of the membership gives.

Please, if you have never given to MSNE, give this year. And, if you have given in the past, please continue to support this organization. MSNE cannot afford to continue to operate in the red much longer.

(These are estimates of the audited statement)

INCOME

New Memberships/	
Transfers.....	\$ 1344.00
Contributions/	
gifts.....	8147.50
Dividends from	
stock.....	1024.37
Miscellaneous....	365.90
<u>TOTAL INCOME:</u>	<u>\$10,881.77</u>

EXPENSES

Salaries	
(3 people)....	\$ 7733.46
Telephone/	
Ans. Service..	1395.00
Postage.....	197.31
Printing.....	289.10
Rent.....	150.00
Auditor.....	775.00
Taxes.....	808.30
Donations	148.00
Supplies.....	15.00
Newsletter....	1548.29
<u>TOTAL EXPENSES:</u>	<u>\$13,170.46</u>
<u>TOTAL DEFICIT:</u>	<u>\$ 2,288.69</u>

ELECTION OF OFFICERS

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

DIRECTORS-AT-LARGE

John J. Buckley
 Rev. Robert McEwen
 George S. Richardson
 A. Leavitt Taylor
 Rabbi Frank Waldorf

OFFICERS

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

PRE PLAN NOW

On the reverse side of this page is the pre-planning form currently used by MSNE. Although it does not contain space for all information needed at the time of death, it does help one to pre-plan the basics. If you have not done so already, or if you wish to up date your plans, please fill out this form and send copies to your next of kin and whomever you think appropriate.

Attached to the pre-planning form is a price sheet which you may want to fill out when calling your funeral director for prices. You can use this sheet to help yourself pre-plan and help MSNE monitor compliance with the new FTC funeral rule by sending the completed sheet with the prices filled in to MSNE.

MEMORIAL SOCIETY OF NEW ENGLAND: PLANNING FORM
25 Monmouth Street, Brookline, MA (617) 731-2073

(Personal Data & Pre-Planning Information: Required for completion of death certificate and for proper carrying out of your wishes, both IMPORTANT).

Name: _____

ADDRESS: _____

City: _____ STATE: _____ ZIP: _____

Social Security Number: - -

(circle one): single married widowed divorced

Date of Birth: month: day: year:

Place of birth:

Occupation: Industry/business

Mother's maiden name and place of birth:

Father's name and place of birth:

If married, widowed or divorced, give full name of spouse (include maiden name):

Next of kin's name and address and telephone:

Armed Forces Data:(Branch, dates of service, service number)

A. Check which type of funeral that most nearly meets your wishes:

Simple burial:___ Simple Cremation:___ Simple Jewish Burial:___

Bequeathal of your body to a medical school:___

B. State briefly variation from the above:

C. If you checked bequeathal to a medical school, what is your alternative plan?

D. Other wishes (e.g., organ donation, autopsy, etc.)

F. Name, address, telephone number of funeral director:

check here if you have pre-planned with the above director:___

check here if you have pre-paid the above director;___amount:\$_____

Your signature: _____ Date: _____

Witness' Signature: _____ Date: _____

UP DATE ON FTC RULE AND COSTS

YOUR HELP IS NEEDED

Some of you may be planning to donate your body to a medical school; others of you may want to donate certain organs for transplant or research. Consider autopsy as an alternative to body donation and as a way to donate your tissues and organs to science.

During autopsy, skin and cornea and other tissues can be taken for transplantation or medical research. But, there are simply not enough autopsies being performed. According to a memo circulated by the Chief of Autopsy Service of Massachusetts General Hospital:

"The Autopsy Service makes every effort to collect tissues for transplantation or research purposes when unrestricted permission is granted. Between 150 and 200 patients are waiting for corneal transplantation at the Massachusetts Eye and Ear Infirmary. Cadaver skin is needed for grafting in patients with burns and we have been able to supply only about 60% of the requests for skin. Members of several departments are dependent on the Autopsy Service for tissue used in research and clinical teaching. Collection of tissues for research or transplantation does not cause disfiguration."

You as a Memorial Society member may wish to acknowledge the need for this type of bequeathal in your funeral plan. Please discuss it with your physician and family members so that they will know your wishes at the time of need.

Federal funeral regulations took effect Spring, 1984. and, according to a survey co-sponsored by AARP and Continental Association of Funeral and Memorial Societies most funeral directors are complying. Two surveys were conducted to determine if consumers are benefiting from the FTC requirements that funeral directors disclose price information over the phone and provide itemized price lists to those that request them in person.

AARP volunteers in 25 cities nationwide called 216 funeral homes to ask for basic price information. Only 5 refused. Memorial society members visited funeral homes in 18 cities and found similar compliance results.

However, one of the problems the groups found is that price information is given in ways that make it difficult to compare. For example, in one state, the price for forwarding of remains to another funeral home ranged from \$90 to \$775.

Locally, MSNE sent requests for price lists to 620 funeral homes and received 137 lists from which these prices for simple, direct cremation were compiled:

22%	charge	\$400 to \$599
57%	charge	\$600 to \$899
22%	charge	\$900 to \$1200

The on-going monitoring of compliance with the FTC funeral rule by collecting price lists is important. You can help. Use the price sheet in this newsletter, call your funeral director and fill in his prices and then send the completed price list to MSNE. Thank you.

