

The Memorial Society of New England
25 Monmouth Street
Brookline, MA 02146
(617) 731-2073

October, 1988

Dear Society Member:

Over the last two years our staff and volunteers have been working on two important areas: preneed and funeral director contracts. I am happy to report that tangible progress has been made in both areas.

In 1986 we asked the state legislature to take a serious look at the issues of preneed (prepaying for funerals). This fall, The Office of Consumer Affairs formed an Advisory Committee for this purpose and has asked MSNE to serve on it. The Committee is comprised of people representing The Office of Consumer Affairs, Division of Insurance, Board of Funeral Service, Mass. Funeral Directors Association, Association of American Retired Persons, Mass PIRG, private insurance companies and a financial trust department as well as MSNE.

After two years of working with a lawyer, negotiated funeral packages at special prices are almost a reality. When negotiations are finalized, MSNE members will be able to preplan funerals with specific funeral directors who will be bound by legal agreement to charge a specific amount for simple cremation and simple burial. For those who choose to participate in this program, preplanning will be significantly easier. I will be able to provide more details about the contract at our annual meeting on November 29th.

This year I am appealing to you to give generously to defer legal costs for the contract and to fund a public relations effort. Funds are needed to pay for staff, postage and printed materials to promote the benefits of our negotiations.

A recent survey reports that this type of service is the most important one that memorial societies can offer older Americans (see article inside for details). Please contribute as much as you can this year so that our society can fill this need in New England.

Yours sincerely,

George S. Richardson

George S. Richardson, M.D.

President

**Book Available at Special
Price
Facing Death and Grief
by George Marshall**

The Rev. George Marshall, a retired UU minister and former executive director, Church of the Larger Fellowship (UU) has donated his book to The Memorial Society to help raise awareness of many issues concerned with death and grief. Copies of his book regularly retail for \$15.00 but are now available while the supply lasts at \$7.00 to MSNE members.

Excerpts from the Preface:

This book is written with no axe to grind but has grown out of a lifetime of counseling, of consulting with many ministers, of maintaining cordial relations with innumerable funeral directors, and finally, out of a research project that sought the consumers' viewpoints concerning funeral practices and attitudes.

At present, there is not one book that helps the reader through the intricacies in preparing for his own death or that of a loved one and lays out a blueprint or chart for what one should prepare, how to prepare for it, and what to expect.

This book, in essence, aims at taking the humbug out of the death situation by removing the mystery and cutting through the complexities and confusions that repel the average person in facing up to what has to be done. Its

purpose is to present "What you always wanted to know about death but were afraid to ask --or face.

Consequently, this volume will explore the attitudes towards death in the overall situation for which one must be prepared, grief, and also the practical matters pertaining to death. It deals with what the consumer has a right to know and expect, how to approach funeral directors, as well as how to deal with memorial societies, one's clergyman or family counselor.

This work includes a case study of funeral and memorial practices and a case study of funeral and memorial attitudes that the author developed under academic supervision, and which should throw light on the individual's concern in making sensitive, intelligent and acceptable decisions.

The intelligent person seeks a sensible approach to the issues of death. There is no one-volume book today with a consistent point of view of one person that offers guidance for the overall comprehension of the nature, pitfalls, opportunities, and considerations involved. This volume is an honest effort to meet this need, devoid of hypocrisy or commercial exploitation, free of humbug, seeking to be completely fair in its presentation of the concerns and rights of the consuming public.

The Week Ahead
TUESDAY
 Memorial Society of New England annual meeting and free panel discussion, 7:30-9:30 p.m. Tuesday at First Parish of Westwood, United Church; topic, planning assistance for those who wish to pre-plan funeral arrangements.

You are cordially invited to attend
 The Memorial Society of New England Annual Meeting
WHO WILL CONTROL YOUR LAST DAYS?
 November 29, 1988, ~~THIS~~ Tuesday evening, 7:30-9:00 PM
 The First Parish of Westwood, United Church
 Nahatan and Clapboardtree Streets
 Westwood, MA 02090
 (617) 326-5344

(Directions: From rt. 128 take exit 16B onto rt. 109 to Westwood. Follow route 109 ^{approximately} until it forks to the right and Nahatan Street forks to the left. Turn onto Nahatan Street at that fork and follow until Clapboardtree Street. At that street you will see the Parish Hall on the right and the Church hall and parking lot where the meeting will be held on your left.) ~~Two miles to intersection with traffic islands, Turn left onto Nahatan St. When road forks, with church on left, bear right, and immediately turn right into Parish House driveway, to parking lot.~~

7:30-7:45 PM: Business Meeting and Introduction to M.S.N.E.

7:45-9:00 PM: Panel presentations:

Bioethics:

Mary Carroll Sullivan, PhD.
 Medical Bioethicist, Beth Israel Hospital

Durable Power of Attorney:

John Delfs, M.D., Neurologist
 Associate Director, Arnold Pain Treatment & Research Center
 Medical Coordinator, Alzheimer's Disease Program
 New England Deaconess Hospital

9:00 PM: Social time and refreshments

Bioethics

A recent article in the *Journal of the American Medical Association* described the role of a non-medical hospital ethics consultant as a professional who facilitates patient and family participation in quality of life and end of life care decisions. The ethicist also works with physicians to reassure them that their participation in the death of a terminal patient is a natural part of the caring process and should not be equated with any sense of abandonment of the patient.

Durable Power of Attorney

~~The~~ People who want to be able to control events occurring in their final days, even after they may have become incompetent, may be considering a Durable Power of Attorney. It differs from both the Living Will and an ordinary Power of Attorney in many ways. According to a booklet published by Concern for Dying, New York, "A power of attorney is 'durable' when it provides that the agent's authority will continue even if the principle becomes incapacitated or incompetent." The durable power is legal in every state, whereas 15 states including Massachusetts have no legislation authorizing the living will.

Durable Power of Attorney For
Designation of Health Care Agent

KNOW ALL PERSONS BY THESE PRESENT, that I, _____

of _____, do hereby constitute
City County State

an appoint _____
Name Address Telephone number

as my attorney for me and in my name to make health care decisions for me. For the purposes of this document, "health care decision" means consent, refusal of consent, or withdrawal of consent to any care, treatment, service, or procedure to maintain, diagnose, or treat an individual's physical or mental condition.

In the event _____ is unable or unwilling to act, I hereby constitute and appoint _____
Name

_____, to be such attorney for me.
Address Telephone number

STATEMENT OF DESIRES, SPECIAL PROVISIONS AND LIMITATIONS

The person designated above is given authroity to inspect and disclose any information relating to my physical and mental health, and is authorized to sign documents, waivers and releases, including documents titled or purporting to be a "Refusal to Permit Treatment" and "Leaving the Hospital Against Medical Advice" and to execute any waiver or release from liability required by a hospital or physician.

I declare this power of attorney shall not be affected by my disability or incapacity, and that the authority granted herein shall continue during any period while I am disabled or incapacitated.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this

_____ day of _____, 19____.

Signature

Witness Signature Address of Witness

Witness Signature Address of Witness

Subscribed and sworn to before me on this _____ day of _____ 19____.

Notary Public

Considering Pre-need?

WHAT TO DO WHEN DEATH OCCURS

UNEXPECTED DEATH IN THE HOME

Call the paramedics (keep number on or near phone) to confirm the death and to advise further steps to be taken. If the police are involved, the body may be taken to the coroner.

DEATH IN THE HOME FOLLOWING AN ILLNESS:

Call the attending physician or the paramedics to confirm the death. If a doctor has been in attendance within 20 days (60 days if coroner approves), the doctor may sign the death certificate.

DEATH IN ACCIDENT

The body will be taken to a hospital or coroner. Someone in authority must first determine the cause of death for the death certificate.

DEATH IN A NURSING HOME

A doctor will determine the cause of death for the death certificate.

OTHER IMPORTANT INFORMATION

After release of the body by doctor or coroner, the mortician of choice should be called. He will send a team to take the body, and to get the necessary death certificate information. The mortician will get the doctor or coroner to sign the completed death certificate.

Reprinted from The BULLETIN, the CAFMS newsletter.

According to a June issue of The Boston Globe, here are some suggestions if you're considering purchasing a prearranged funeral contract:

- Understand the terms of the contract.
- Make sure the funeral price is guaranteed and the policy is revocable because you never know when you may need the money for other reasons.
- Make sure the policy is transferable. You may move and if it is not transferable you will have to buy a new plan.
- Check the reputation of the funeral home with family, friends, and state regulatory agencies.

ELECTION OF DIRECTORS AND OFFICERS

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

Directors-at-large

- The Rev. T. Ewell Hopkins
- David Sheets

Officers

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

Please vote by proxy if you do not plan to attend the annual meeting.

AIDS AND MSNE

" Most of us are aware of what AIDS (Acquired Immune Deficiency Syndrome) is, and how it leaves its carriers vulnerable to ultimately fatal opportunistic infections. Death usually occurs within 2 years of diagnosis. The age span of those affected is primarily 20-40, not those who usually seek us out for funeral planning. Once diagnosed, people with AIDS (PWA's) are far too worried about loss of health, jobs, housing, insurance, assets and alienation from friends and families to think about funerals, however inevitable.

What can "I" do? Educate yourself and others to defuse the terror and ignorance that still surrounds AIDS. Work to eliminate discrimination wherever it is found. In your talks with funeral directors, determine how their attitudes may affect costs and quality of service for PWA's, and feed this information into MSNE.

What can "we" do? I believe "we" as MSNE should work with the Boston AIDS Action Committee (AAC), offering them whatever wisdom concerning living wills, power of attorney, guardianship, estates management, and funeral preplanning we have accumulated, to be made available to PWA's, their families, friends and AAC advocates."

Excerpts from a letter by
an MSNE member

FINANCIAL STATEMENT FY 87-88

Income

New memberships/ transfers	\$ 1054.00
Contributions/ gifts	9082.00
Dividends from stock	607.52
Miscellaneous	1.00
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Total Income:	\$10,744.52

Expenses

Salaries (3 people)	\$10,401.00
Telephone	678.68
Answering Service*	000
Postage	830.32
Printing	378.25
Rent	125.00
Auditor	725.00
Taxes	855.64
Donations	106.00
Supplies	28.87
Newsletter	936.50
Miscellaneous	287.45
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Total Expenses	\$15,352.71

Total Deficit \$ 4608.19

(* = an electronic answering machine
was donated to the society)

NATIONWIDE SURVEY FINDS THAT MEMORIAL SOCIETIES PLAY AN IMPORTANT ROLE FOR OLDER AMERICANS

A nationwide survey funded by the Administration on Aging has found that memorial societies play an important role for older Americans by developing agreements with local funeral homes which offer packages to memorial society members that are economically attractive.

This report represents the results of a study conducted by COSMOS Corporation, to identify key consumer issues and costs related to the purchase of funeral services by older Americans. Designed to provide educational information to older Americans and their families, the report addresses: 1) consumer concerns about the purchase of funeral services; and 2) the costs of these services.

Some, but not all, memorial societies negotiate with funeral directors for the price of a specific package of services. This price is only available to society members and is often a major attraction for membership in a society. Of the memorial societies responding to the survey, over 90% had negotiated agreements for their members. Here is a compilation of their prices:

Costs for Negotiated Services

	Funeral with <u>Embalming</u>	Memorial with <u>Embalming</u>	Memorial without <u>Embalming</u>	Direct Cremation <u>Burial</u>
Burial	\$864	\$913	\$698	\$477
Cremation	\$736	\$870	\$571	\$402

Other consumer issues covered by the study in addition to costs, legislative issues, the FTC rule and State and local laws are: Pre-paid Funerals, High Pressure Sales; Kick-backs; Acquired Immune Deficiency Syndrome (AIDS); Abuses in the Cremation Industry; Concerns of Specific Racial, Religious and Ethnic Groups; and Concerns Specific to Older Women.

A sixty page summary report of the survey entitled, "Issues Relevant To Older Americans Purchasing Funeral and Burial Services" is available for \$20.00. Please make checks payable to The Memorial Society of New England.

Please complete this form and send to : The Memorial Society of New England, 25 Monmouth Street, Brookline, MA 02146

Proxy Vote: (Fill in only if you WILL NOT attend the annual meeting)

I hereby authorize (name of member) _____
or the Clerk of the Society (if no name is listed above, the Clerk of the Society will vote by proxy) to vote for:

- A. The slate of officers and directors as proposed: Yes ___; No ___
- B. Such matters as may lawfully come before the meeting: Yes ___; No ___

Signature of member _____ date _____

___ Check here if you would like information about special funeral prices for members

Voluntary Dues and Contributions:

Yes, I would like to support The Memorial Society. Here are my voluntary dues and contributions:

Voluntary Dues: ___ \$5.00 as a Regular Member;
___ \$20.00 as a Contributing Member;
___ \$50.00 as a Support Member

Contribution: ___ \$10.00; ___ \$25.00; ___ \$40.; ___ over \$50.00

Please send me ___ copies of the book, Facing Death and Grief, @\$7.00 per copy: total \$ _____

Please send me ___ copies of the CAFMS survey @\$20.00 per copy: total \$ _____

Total amount enclosed: _____ (Make checks payable to The Memorial Society of New England)

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Brookline, MA 02146**

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Jean Rodeck
97 Fisher St.
Westwood, MA 02090