

Memorial Society

66 Marlborough Street

Boston, MA 02116

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Newsletter

Fall 1994

ANNUAL MEETING OF THE MEMORIAL SOCIETY

Saturday, October 22, 1994

2 p.m.

at the First Parish (Unitarian Universalist) of Needham

23 Dedham Avenue

Needham, MA 02192

The following is the schedule:

2 p.m. to 2:15 p.m. - Business Meeting

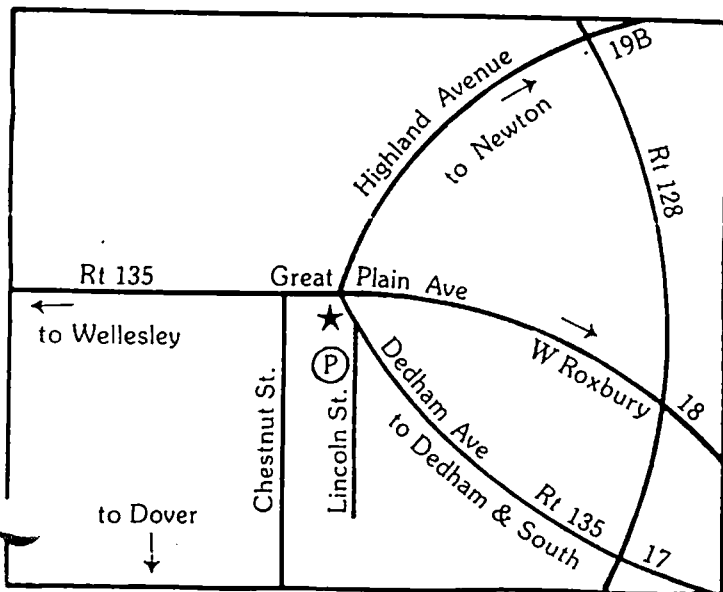
2:15 p.m. - Guest Speaker

Refreshments will be served following the meeting

“How I Buried My Mother - Without Aid of Funeral Director” by Jan Buhrman

Our speaker will tell us how she and her husband were able to arrange for and carry out the funeral and burial of her mother on Martha's Vineyard in October 1993 without the involvement of a funeral director.

Directions.



From the North: 128 south to exit 19B. (Highland Avenue, Needham) Take Highland to Great Plain Avenue in Needham Center.

From the South: Rt. 128 North to exit 17 (Rt. 135). Take Rt. 135 to Lincoln Street (see map). Parking is off Lincoln Street.

From Boston and Cambridge: Rt. 9 west to Rt. 128 South. Follow directions "from the North."

Directions by Public Transportation:

From South Station, Boston, take the Needham Commuter Rail which leaves at 1:10 p.m. and arrives at 1:43 p.m. in Needham Center. There is a train returning to South Station at 4:02 p.m. It is just a short walk from there. You may also take the D Riverside Line to Newton Highlands and take bus #59 which leaves at 1:20 p.m. to Needham. Bus 59 also leaves Watertown Square at 1:05 p.m. A bus returns at 4:05 and 4:50 p.m.

A Message from the President

John Van Dusen

Your Board of Directors has had a busy year, meeting usually every month. We started our year with a bit of turmoil, as two of our three top officers resigned soon after the last annual meeting, for different reasons, but we soon filled the vacancies and found new active members for the board.

We acquired a new answering machine, and, also with an increase in experience and resources, we believe that the volunteers from the board who take turns handling the calls are doing a better job of responding to our public.

As the year progressed we became increasingly aware that in Massachusetts we have a particularly legally restrictive situation in our field of funeral arrangements. The speaker at our annual meeting, Jan Buhrman, will tell us how she surmounted some of these restrictions when she and her husband arranged for the funeral and burial of her mother on

Martha's Vineyard. In the words of the title of the excellent book by Lisa Carlson of Vermont, Secretary of our national organization, "Caring For Your Own Dead...For Those Who Wish To Handle Funeral Arrangements Themselves....As a Final Act of Love." We hope that Jan's remarks will lead to a discussion of the restrictions that Jan faced and other restrictions and that there will be participation by funeral directors present.

Our Treasurer will report that we show a modest but healthy surplus for the past fiscal year. Our membership fee income is up, due partly to favorable national publicity but also, we hope, due to hard work on the part of the board. We have held our expenses down, but they will always exceed our low, one-time membership fee income, and thus we continue to rely on the generosity of our members to underwrite our educational and consumer activities. Please consider an annual gift and send us a tax-deductible contribution with the form below the proxy.

FTC PROHIBITS FUNERAL HOME CHARGES FOR CASKETS FROM THIRD PARTY

A new Federal Trade Commission regulation now permits those who arrange a funeral to use a home-made casket, or one not bought from the funeral home handling the funeral. This addition to the FTC's Funeral Rule became effective July 19, and could save consumers hundreds of dollars.

Some funeral homes had added a "third-party handling fee" of many hundreds of dollars to funeral charges when confronted with using a casket they had not sold. This practice is now prohibited.

This new regulation joins several significant prohibitions that have been part of the FTC's consumer-protection Funeral Rule for the past decade. Since 1984, when the Funeral Rule went into effect, funeral directors cannot tell consumers

that state or local law requires embalming if that is not true. Funeral homes must state this fact on their General Price List (GPL).

Funeral directors are also forbidden to tell consumers that state or local law requires them to buy a casket when arranging a direct cremation.

The Funeral Rule can save consumers hundreds, even thousands, of dollars by helping them plan a funeral in advance using price information funeral homes are required to give on request. Funeral homes must give their GPL to anyone who asks, in person, about funeral goods, funeral services or the prices of such goods or services. Further, this information must be given over the phone if the caller requests it. Prior to July 19 funeral homes were required to tell callers in advance that prices were available over the phone,

homes are not required, however, to mail price information in response to phone or mail inquiries, but are free to do so.

While many of life's decisions offer

alternatives, there is no alternative to a funeral.

Please contact us for more information about the Funeral Rule and how to plan a simple, dignified

and affordable funeral.

Memorial societies have helped with

funeral planning for over 50 years. They are non-profit and operated by volunteers. Our Memorial

Society is one of 145 societies in the U.S. which

help nearly a half-million members, and the general public, plan sensible, simple and economical

funerals.

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There was a recent article in the New York Times MONEY section that we would like to share with many of you who may have missed it.

"Shedding Light on a Dark Subject"

by Mary Rowland

MEMORIAL SOCIETIES CAN PREVENT RIP-OFFS BY FUNERAL PLANNERS

"In 1987, when Jerry L. Poore opened the Heather Mortuary in Tucson, Arizona, he made his own funeral arrangements. A former seminary student, he opted for a traditional church service. Some time later, he reconsidered and specified that he wanted to be cremated and have his ashes scattered in the mountains. Changing his mind yet again, Mr. Poore has since made plans for a simple ceremony — no embalming — and a simple casket, no metal or protective liners. 'I just want to be very natural in returning to nature,' he said.

"Few people give so much thought to their final wishes to follow up with specific plans — something Mr. Poore knows. "The last thing anyone wants to buy is a funeral," said Mr. Poore, who worked as a psychologist specializing in death and dying before he became a funeral director. He recently sold his mortuary to Service Corporation International, a chain of funeral homes, and is now director of staff development in Arizona for the company.

"Planning a funeral tops almost everyone's list of things to avoid — ranking just ahead of buying life insurance and making an estate plan.

"Death, dying and funeral arranging is a subject

outside our comfort zone," Mr. Poore wrote in

the June issue of NAPFA news, a newsletter

published by the National Association of Personal Financial Advisors in Buffalo Grove, Ill.

"As such, people generally pay too much, Mr.

Poore said. "First-time consumers have little

practical knowledge about options," he wrote.

"They find themselves in strange surroundings with little control over their circumstances. They

just want to get through the ordeal."

"In his article, Mr. Poore argued that fee-only

financial planners could provide a valuable

service by helping consumers through the

process.

"Consumers who want to make funeral plans on

their own might consider a memorial society,

which for a small fee, can guide them through

the morass of funeral options and help them

understand what is necessary and what is

optional.

"Memorial societies help consumers have

simple, basic, affordable funerals," said John

Blake, executive director of the Funeral and

Memorial Societies of America in Egg Harbor,

Wis., a national association of 147 memorial

societies. "They can help a family save 50

percent on cremation and several thousand

dollars on funerals."

"...Lisa Carlson, president of The Memorial

Society of Vermont in Hindsburg, says many

funeral directors are ripping off consumers.

"There are at least twice as many funeral homes

as can be supported," Ms. Carlson said, citing 67

funeral homes in Vermont, and about 5,000

deaths each year in the state. "They're lucky if

they have one or two deaths a week," she said,

"They want to charge you waiting around 'til

you die time..."

NOMINATING COMMITTEE REPORT
Harry Jacobs, Chair of Nominating Committee

President - John Van Dusen
Vice President - Harry L. Jacobs
Vice President - Robert Wolf
Treasurer - Byron Blanchard
Clerk - Susan C. Twist

Lawyer, Marblehead
Retired psychologist/physiologist, Wayland
Minister, First Parish in Needham
Electronic engineer, Lexington
Administrator, First & Second Church, Boston

Board Members:

Paula Blanchard
Freda Carnes
Marcia Damon-Rey
George S. Richardson, M.D.

Writer, Lexington
Retired teacher, Boston
Lawyer, Methuen
Physician, Nahant

(Please vote by proxy if you do not plan to attend the Annual Meeting. Complete this form and send it to: The Memorial Society, 66 Marlborough Street, Boston, MA 02116.

PROXY VOTE: (Fill in only if you will not attend the Annual Meeting on Saturday, October 22, 1994).

I hereby authorize the Clerk of the society to vote for:

- (1) The Slate of Officers as proposed Yes _____ No _____
- (2) Such matters as may lawfully come before the meeting Yes _____ No _____

Signature of Member: _____ Date: _____

Address _____

VOLUNTARY CONTRIBUTION FORM

Yes, I would like to support The Memorial Society. The one-time membership fee covers only a portion of the Society's expenses. Your inclusion of a tax-deductible contribution is greatly appreciated.

Contributions: () \$15; () \$25; () \$40; () \$60; () \$100; () Other

Thank you very much for your consideration.

Name _____

Address _____