

The Memorial Society of New England
25 Monmouth Street
Brookline, Massachusetts 02146

October 1, 1989

Dear Member,

The Annual Meeting of the Memorial Society of New England will be held on Wednesday, November 15, 1989 at the Church of Our Saviour, 25 Monmouth Street, Brookline, Massachusetts and will begin at 7:30 p.m. The meeting will include a business meeting, voting on Officers, and a discussion of Society activities. Kindly note the slate of officers, and proxy vote, listed within this newsletter.

It hardly seems possible, but the Memorial Society of New England marks its twenty-ninth anniversary in 1990. The Society has grown from its modest beginnings at the Unitarian Universalist Association at 24 Beacon Street, to a regional association of nearly 4,000 members.

During 1989, the Society's activities have principally been directed towards the enactment of state legislation for the Durable Power of Attorney for Health Care (House Bill 5296) and as consumer advocates for inexpensive and client oriented pre-need funeral planning. Both Becky Richardson and Dr. John Delfs, who spoke on the durable power of attorney at our annual meeting last year, testified at the State house during conference committee hearings. Mrs. Richardson and I are also members of the Advisory Committee on Pre-need Funeral Planning appointed by the Commonwealth of Massachusetts Executive Office of Consumer Affairs and Business Regulations and the Attorney General's Office. The Committee is charged to study and provide advice regarding pre-need funeral arrangements, and, in particular, the methods of financing those arrangements. Committee members represent funeral directors, the pre-need insurance industry, state regulatory bodies and consumer groups.

On December 2, 1989, Massachusetts Health Decisions is sponsoring a free forum on "Durable Power of Attorney for Health Care" from 10 a.m. to 12:30 p.m. at the First Presbyterian Church at 32 Harvard Street, Brookline Village. The Memorial Society of New England, along with LIFE (Living for the Elderly), The Greater Boston Hemlock Society, and the Civil Liberties Union of Massachusetts, are current co-sponsors of the program. I urge you to attend this informative discussion if your schedule permits.

Among the issues that the Committee examined were the pre-need financing contracts that are currently available, as well as the various methods for regulating the content and marketing of these plans to the consumer. Despite its diverse membership, the Committee was able to reach general agreement regarding the types of pre-need products that should be permitted, the disclosures that should be given to consumers, and restrictions on advertising and solicitation.

The Society continually strives to be an education and advocacy group for its members. During the past year, representatives from the Society have spoken to several organizations about its work and the importance of pre-planning. The pre-planning process is not limited solely to one's funeral arrangements. Through consideration of one's preferences of how s/he wishes her/his arrangements to be made, it allows the person to acknowledge the end of life, and make the decisions which are important to oneself in advance, when the family is less likely to be under the extreme stress occasioned by loss. It also helps family and friends to grieve.

Our efforts to negotiate low cost funeral arrangements with funeral directors in Massachusetts have been fruitful. We have signed letters of agreement with three funeral homes:

A. E. Long and Son of Cambridge, MA
Rogers Funeral Home Inc. of Cambridge, MA and
H. L. Farmer and Sons of Haverhill, Bradford and Newburyport, MA.

The Society also secured a permanent home in the Church of Our Saviour at 25 Monmouth Street, Brookline, Massachusetts, and is conveniently located on the Green Line.

However, for us to continue the Memorial Society of New England's mission, we must appeal to you for financial support. We have been fortunate over the years and have kept expenses as low as possible. But, as is true elsewhere, the cost of renting a permanent home for the Society's office, supplies, staff, printing and postal costs, telephone answering, and plan maintenance continue to increase. As a not-for-profit organization, we rely on the generosity of our members to underwrite our educational and consumer activities. Included in this newsletter are several gift options and opportunities for your consideration. Won't you take a few minutes, as you read this letter, to consider your annual gift and write out a check as your contribution to the Society? It is critical to our survival as we enter the 1990's.

Many thanks for your continued interest in and support of the Memorial Society of New England.

Sincerely yours,

George S. Richardson
George S. Richardson, M.D. (gbr)
President

Are Memorial Societies Obsolete?

There are some memorial society leaders around who say that memorial societies are unnecessary since the original passage of the FTC Funeral Rule nearly six years ago. Memorial societies can and should serve a broader purpose, such as providing consumer-oriented information on funeral planning and other topics of concern. The fact is, as long as there are funeral salesmen with dollar signs in their eyes, there will be a need for public assistance in the form of consumer information. And, local and regional memorial societies are organized to provide that assistance.

Source: CAPMS

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Why should I become a member of the Memorial Society of New England?

There are many reasons for pre-planning funerals...but none more important than making sure that your final arrangements are carried out as you desired.

"I don't want to think about it."

Actually, it is much easier to talk about death when you and/or your family are healthy.

"My children will take care of everything."

Taking care of the details ahead of time keeps your children from wondering if they "did the right thing".

"I've taken care of everything in my will."

Wills are important to protect your interests, but are often not reviewed until after the funeral.

"I don't care what they do with me."

Pre-planning your funeral is really something you do for yourself. It spares your loved ones from having to make difficult decisions without your input and at a time of grief.

"Where should I begin?"

.Organize your personal records including your will. Over 90% of the American public do not have a will and die intestate, leaving their estate to disposition by the state.

.Determine what Social Security and Veterans' death benefits you may be entitled to.

.Join the Memorial Society of New England and complete your pre-planning document.

"I've got to watch every penny."

Knowing the costs in advance allows you to plan for the expense and select only those services you want.

Eight good reasons to join the Memorial Society of New England:

- .Advance planning without advance payment
- .Willingness to answer questions at no cost or obligation
- .Information can help you save money on funeral costs
- .With advanced planning, you can select the funeral home, location of the funeral, cremation or burial, type of service, cemetery
- .Can choose the minister, priest or rabbi in advance
- .Vital statistics can be recorded in advance to eliminate searching later
- .A well planned funeral adds meaning to life
- .Gives you peace of mind in knowing that you have taken care of everything and that your wishes will be followed

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Jack Gill, who manages the office for the Memorial Society of New England, was quoted in an April 9, 1989 story in THE BOSTON HERALD entitled "CONTROLLING FUNERAL COSTS": "Most people pre-arranging funerals are in their 60s or 70s. It's a good idea for people who have little family or no family to pre-arrange the service. If they live in a senior citizen project and there's no next of kin, they can give the superintendant of the project a copy of their wishes, so when death occurs at least someone will know what their wishes are."

The following list of typical prices for funeral services was also included within the article:

TYPICAL FUNERAL EXPENDITURES

| | |
|--------------------------------|-----------------|
| Embalming..... | \$150-300 |
| Cremation..... | \$155 |
| Casket..... | up to \$45,000* |
| Cement liner..... | \$300-\$7,000# |
| Funeral home chg..... | \$1,900-\$2,500 |
| Flowers..... | \$200-\$1,000 |
| Opening a grave site..... | \$550 |
| Opening for cremated remains.. | \$175 |
| Foundation for monument..... | \$90 |
| Average cost of a funeral... | \$4,500 |

*/#...Average cost
Source: Boston area funeral homes

Published by the
Memorial Society of New England
The material included in this newsletter is provided as information to our members and should not take the place of professional legal or financial advice.

October 1989

In an advertisement in the September 24, 1989 edition of PARADE MAGAZINE, the following headline appeared in bold print: "Protect your Right to Die with dignity! Your Living Will only \$7.95". Readers were urged to write to the company, and include a check to secure this information.

A Living Will declaration, which is not to be confused with your will which covers personal property and assets, is a directive to physicians, hospitals, nursing homes and all other health care facilities where you may become a patient. In it, you state in advance what treatment you do or do not wish to be used, should you become incapacitated by an incurable injury, disease or illness.

After completion, you have a simple and clear document in which you state to physician(s), family and friends what forms of medical treatment are to be used. This is especially helpful if you do not wish your life to be sustained through the use of an artificial support system should a traumatic injury occur.

In Massachusetts, the preferred document for this type of planning is the **Durable Power of Attorney for Health Care**. The Memorial Society has been working closely with a coalition of health care professionals for the passage of a Durable Power of Attorney for Health Care statute for all residents of the state. **The Memorial Society will provide you with a copy of the Durable Power of Attorney for Health Care form, execution of which is legal in Massachusetts, for the cost of postage and handling only.** If you would like further details, contact Jack Gill at the Society's office.

FREE PUBLIC FORUM ON DURABLE POWER OF ATTORNEY FOR HEALTH CARE, sponsored by Massachusetts Health Decisions
co-sponsored by the Memorial Society of New England and other concerned organizations
SPEAKERS: Sidney Wanzer, M.D.; Charles Baron, Esquire; Joan Gay, LICSW; and other professionals
Saturday, December 2, 1989 10 a.m. - 12:30 p.m.
First Presbyterian Church 32 Harvard St., Brookline

MEMORIAL SOCIETY OF NEW ENGLAND, INC.

ANNUAL MEETING

NOVEMBER 15, (1989)

REPORT OF THE TREASURER

For the year that ended August 31, 1989, the Society had income of \$14,597, a small decrease from the \$15,723 received the year before. For the most part, it resulted from Contributions of \$12,673 which were down from last year's \$14,062. Also contributing to income were Dividends and Interest of \$696, up slightly from last year's \$637, and Membership Dues of \$1,100 which increased from the \$1,000 recorded one year ago. A couple of small Miscellaneous items and Transfers rounded out the Total Income figure.

Expenses totaled \$13,172, and that was a decrease from the \$15,442 reported in 1988.

The major items in this category were as follows: Postage 582 vs 829; Printing and Duplicating rose to \$1,550 from \$1,315; Professional Fees were \$3,225 down from \$5,450; Salaries remained the same as last year at \$5,450.

Therefore, with Total Income of \$14,597 and Total Expenses of \$13,172 the Society recorded a Surplus of income for the year of \$1,425. This compares with a surplus last year of \$281.

CONTRIBUTIONS:

| | | |
|----------|---------------|---|
| October | \$ 3,020.00 | (\$3000. received from Geo. Richardson) |
| November | 5,262.00 | |
| December | 1,874.00 | |
| January | <u>685.00</u> | (up to and including 1/12/90) |
| TOTAL: | \$ 10,841.00 | |

Number of Contributors:

| | | |
|----------|-----------|--------------------------------------|
| October | 2 | |
| November | 218 | |
| December | 19 | |
| January | <u>27</u> | (up to & including 1/12/90) |
| TOTAL: | 266 | - approximately 6% of the membership |

| | | |
|---------------------|-------------------|-----|
| | under \$50.00 | 233 |
| Number of donations | \$50.00 - \$99.00 | 26 |
| " " " | of \$100.00 | 5 |
| " " " | " \$200.00 | 1 |
| " " " | " \$500.00 | 1 |

Durable Power of Attorney - 138 requests @ 2.00 = \$276.00

Cost of assembling & mailing Annual Meeting letter - Postage \$288.28
Printing & assembling - \$574.77

Applications for membership Jan. - Dec. 1989 - 54