

MEMORIAL SOCIETY OF NORTH TEXAS, INC.

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Thank you for your inquiry about the Memorial Society of North Texas. The Society, formerly the Dallas Area Memorial Society, is affiliated with Funeral and Memorial Societies of America, Inc., and has been helping its members make simple, dignified and economical death arrangements since 1965.

The enclosed brochure answers many questions about funeral and memorial planning. The following pages describe the North Texas society, including our West Texas branch, the Lubbock Area Memorial Society, and our South Texas branch, the Memorial Society of South Texas, in detail. Whatever your preference, a traditional funeral, minimum cost dispositions, or something in between, the Society has a wealth of resources to assist you with this most personal choice.

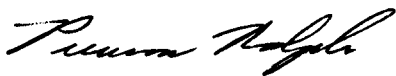
We have cooperating funeral homes, which are sensitive to the particular desires of memorial society members, in Dallas, Tarrant, Denton, Collin, Rockwall and Lubbock counties; the Greenville/Commerce area; the Longview/Tyler area; the Waco area, and the Corpus Christi area. We continue to seek additional affiliations in areas where we have concentrations of members. Most cooperating funeral homes offer discounted prices on certain goods and services to Society members.

If we seem to meet your needs, or if you wish to join us in assuring availability of funeral options, we welcome your membership. An application is enclosed. Family memberships include one or two adults and all dependent children. Transfer memberships from other societies affiliated through Funeral and Memorial Societies of America are offered at half price.

If you do not live close to locations where we have cooperating funeral homes, a sheet is enclosed which suggests possible options. We can, however, offer direct cremations at most locations throughout Texas.

If you want still more information, write or call.

Very truly yours,



Memorial Society of North Texas, Inc.

PURPOSE:

The Memorial Society of North Texas, Lubbock Area Memorial Society, and Memorial Society of South Texas have been organized to educate people to face death realistically by eliminating elaborate funeral practices and to restore simplicity and dignity to the final rites.

At the time of death, rational decisions are rarely possible because of emotional stress, lack of knowledge of the deceased's wishes, social pressures to conform, and the urgency to make definite arrangements. These decisions should be made in advance with thought and discussion by the people most concerned, your family.

The Society will assist members in making plans as to the disposition of the deceased and in arranging a memorial service if one is desired.

ORGANIZATION:

The Society is a non-profit, non-denominational organization controlled democratically by its members. Its work is conducted under the supervision of a board of trustees who are elected and who serve without compensation. The annual meeting is held in the spring at a date, time and place announced by mail.

MEMBERSHIP:

By donating the current membership fee, listed on the application, you become a member. This donation signifies your desire to promote the Society's purposes and to participate in its benefits. It also entitles you to vote at meetings and to hold office. A member will receive:

1. A form, "Instructions for Funeral Arrangements", on which to designate instructions in advance of death.
2. A list of funeral directors who cooperate with the society.
3. Information on problems that arise upon death.
4. Wallet-size membership/identification card.
5. Facts About Funerals, a consumer information brochure published by the Texas Funeral Service Commission.
6. An order sheet to request any of the additional materials available, such as organ and body donation information, cautions about prepaid funeral plans, and how to assure that the person you want to control your funeral to have that authority.

Your membership is a lifetime membership. You will be offered the opportunity to be a Sustaining Member for an annual contribution to help defray expenses of the Society. However, this is not required to avail yourself and your family of all the services and resources of the Society.

TYPES OF DISPOSITION:

Your choice of your body disposition and attendant rites is a very personal one which must weigh both emotional and economic considerations. You save your family the trauma of facing these potentially expensive and emotionally wrenching decisions by making them now, discussing them with your family, and filing them with the funeral home of your choice. The following are some of the options you may wish to choose:

Direct Cremation. The funeral director shall pick up the body at the place of death and arrange for prompt and private cremation. No viewing or service with the body present is included. This option can save as much as 90% of the cost of a traditional funeral.

Immediate Burial. The funeral director shall pick up the body at the place of death, place the body in a modest casket or alternative body container, and inter the body promptly and privately. No viewing or service with the body present is included. Because cemetery costs will be incurred, the savings over a traditional funeral are less, probably around 50%.

Memorial Service. For both direct cremation and immediate burial, the Society recommends that a memorial service be held after disposition. See elaboration further on in this fact sheet.

Graveside Service. The funeral director shall pick up the body at the place of death, provide a casket as selected by the purchaser, provide viewing on the day of burial only, and coordinate the graveside service. Embalming is included. Savings over a traditional funeral are probably around 20%.

The Society has quotations for all the above services from its cooperating funeral homes.

Body Donation. Members may arrange for donation of the body to Southwestern Medical School or other similar institutions for teaching and research. Arrangements are made directly with the Medical School. The Society will have information and application forms mailed to you. This option is with minimal cost, and possibly no cost, to the donor.

If the body is to be given to the Medical School, an alternative choice of burial or cremation is strongly recommended if, for any reason, the body is not acceptable for such donation.

Traditional Funeral. Traditional funerals typically include the basic services of the funeral director and staff, coordination and direction of the funeral ceremony at the funeral home chapel or a church, visitation, embalming, cosmetic treatment of the body, transfer of body from place of death, funeral coach, flower car and transportation to a cemetery. The casket is a major cost item, as are cemetery costs for the cemetery plot, opening and closing the grave, vault or grave liner, and marker. Costs may be several thousand dollars and can vary significantly between funeral homes; the Society can identify the lower cost providers.

COSTS:

Cost for essentially the same services can vary substantially between funeral homes. The Society has arrangements with certain funeral homes to provide immediate burials, direct cremations and graveside services to its members. Frequently these are offered at a discount from prices to the general public.

Typical cost, as of March, 1998, to Society members are:

Immediate Burial	\$1,190 to \$1,440
Direct Cremation	\$ 600 to \$ 850
Graveside service with wood casket	\$1,590 to \$2,400
Graveside service with metal casket	\$2,000 to \$2,600

FEES:

Fees for the services selected are billed directly to the responsible party at the time death occurs. Current fees charged for direct cremation, immediate burial and the graveside service options will be provided for cooperating funeral homes, but the fees in effect at time of death will govern. Pre-paid plans, which lock in current costs, are available through all cooperating funeral directors, although the Society recommends a Totten trust, dedicated life insurance policy or other savings plan as a better option in most cases. Pre-payment may not be available at the prices listed because these prices leave less margin for possible inflation, increasing the risk to the funeral home.

MEMORIAL SERVICE:

The Society recommends a memorial service in the church with which the deceased was affiliated within a reasonable time after death occurs and after disposition of the body. The Society discourages viewing of the body and large floral displays. Instead it encourages friends and relatives of the deceased to make memorial gifts to a medical research foundation, church or charity.

PROCEDURE:

After joining, (1) decide upon the form of disposal, (2) select a funeral director from the list provided by the Society, (3) complete the form, "Instructions for Funeral Arrangements", and (4) make copies and distribute them as specified in the instructions on the back of the form.

At the time of death, then next of kin should contact the funeral director selected and ask that arrangements, as specified on the form on file, be followed. While copies of instructions are filed with the Society, the Society does not provide 24-hour phone coverage and its records may not be available quickly when the need arises.

COUNSEL:

The officers of the Society will try to furnish you, your friends, or members of your family with any information or special assistance concerning this final human experience.