



January 1, 2004

Mr. Thomas L. Someone
Thomas L. Someone & Sons Funeral Home
12 First Avenue
Boston, MA 02127

Dear Tom:

I am pleased to inform you that the individual trust agreement for Ms. Margaret A. Moran has been received by Cooperative Funeral Fund, Inc., and the funds are deposited with Wachovia Bank in the MA Funeral Services Escrow Account.

Per your instructions, this trust was made irrevocable in the amount of \$ 5,000.00.

If you have any questions, please do not hesitate to call me.

Sincerely,

A handwritten signature in cursive script that reads "Mark C. Mannix".

Mark C. Mannix
President