

Town of Orford  
Joint Cemetery Commission/Trustees of Trust Funds Meeting  
Meeting Minutes September 18, 2024

Cemetery Commission Members Present: Brenda Smith and David Smith  
Trustees of Trust Funds Members Present: Chris Crowley, Seth Carter and Vicki Schwaegler  
Others Present: Chase Kling, Selectboard Representative to the Cemetery Commission, Claudia Tracy, Paul Tracy and Harry Pease

**Call Meeting to Order:** Brenda called the meeting to order at 6:00 pm.

**Discussion:**

Brenda opened the discussion by asking if the approximately \$13,000 in four cemetery trust accounts not tied to specific gravesites is available for cemetery maintenance. Chris explained that the funds in the four trust accounts established in 1957, 1966, 1983 and 1991 are not currently available for use by the Cemetery Commission. Those four trust accounts have been reported annually on the NH Department of Revenue Administration MS-9 Cemetery Funds Report, but they are not regular perpetual care trust accounts. They seem to be donor trusts, but the Trustees have not found documentation that the accounts were properly established as such. After further discussion, it was agreed that the Trustees would contact the NH Municipal Association to ask what could/should be done with these four accounts.

There was a discussion about what Perpetual Care Funds can be used for. There was agreement that in accordance with NH law, only the income, never the principal, can be spent. The Trustees currently invest Perpetual Care Funds in a savings account, certificates of deposit and mutual funds. Income from these investments is allocated annually on a proportional basis to each of the individual Perpetual Care Trust Accounts. The income allocated to each trust account can only be spent on work for that specific gravesite, e.g., headstone cleaning, repair or reset, not for maintenance of other gravesites or general cemetery maintenance. Costs that exceed the income available in a gravesite trust account, as well as general cemetery maintenance, is the responsibility of the Town of Orford.

Chris then went on to answer other questions about perpetual care funds that the Cemetery Commission had asked ahead of the meeting. Perpetual Care Funds in the savings account are always available for gravesite maintenance within the limits of income within each trust account. However, the timing of any withdrawals from Certificates of Deposit or mutual funds needs to be considered to avoid early withdrawal penalties (certificates of deposit) or a loss of principal if share prices have declined (mutual funds).

It was agreed that the Cemetery Commission would submit vouchers to the Trustees of Trust Funds to obtain funds for work on specific gravesites and that those funds would be provided within the income limits of that gravesite trust account.

Chris recommended that the Cemetery Commission increase the purchase price for perpetual care. He noted that the price has increased very little in the last one hundred years or so and should probably be raised to help keep up with inflation and to provide more income for future maintenance requirements.

David thanked the Trustees for their work and stated that he thought we were all on the same team trying to take care of our cemeteries.

Motion made by David, seconded by Brenda to adjourn the meeting at 7:30 pm. Motion passed 2/0.

Minutes prepared by Harry Pease and Claudia Tracy.