



FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

P.O. Box 994 ♦Greenfield, MA 01302-0994 ♦(413) 376-4747
www.FuneralConsumersWMass.org

Newsletter

Fall 2023

What’s New and What’s Changing to Help Funeral Consumers?

Please join us on Sunday, October 22, 2:00-4:00 pm, for our Annual Meeting and Program.

Location: Unitarian Society of Northampton and Florence, 220 Main Street, Northampton, MA, right next to City Hall. Enter via the side entrance (handicap accessible) on the right side of the building, near the back.

If you can’t come in person, you may register for remote access. For Zoom access please email fcawmass@gmail.com to indicate your interest; we will send you the link and access instructions.

Hear the latest news about changes that we’ve been monitoring:

- FTC’s steps towards online posting of General Price Lists
- MA bills to legalize new options in death care: composting and water cremation
- New and greener options in UMass Chan Medical School’s body donation program
- Pilot program in MA re indigent burials (under Office of the Chief Medical Examiner); implications for future
- National FCA’s transition to a “virtual” organization
- Green Burial Massachusetts update

SPEAKERS:

- **Dalilah Rain**, UMass Chan Medical School’s Anatomical Gift Program
- **Carol Coan**, long-time FCAWM activist, former board president
- **Sandy Ward**, FCAWM webmaster and former board president
- **Joan Pillsbury**, Green Burial Massachusetts and FCAWM

There will be DOOR PRIZES! Refreshments! Bring your friends! Bring questions.

Greening Our Death Care Options

The Funeral Consumers Alliance of Eastern Massachusetts warmly invites members of the Funeral Consumers Alliance of Western Massachusetts to its Annual Meeting on Saturday, October 21, 2023 at 3:00 pm.

Guest speakers:

Katrina Spade, founder of Recompose, a public-benefit corporation developing a natural alternative to conventional cremation and burial.

State Rep. Nathalie Higgins, co-author of the Act to Expand Death Care Options H.2193/S.1339.

Registration Link

<https://us02web.zoom.us/meeting/register/tZAlcO2opjwqH9VaQv7sMxFf4pFDMcEz-wDC>

Funeral Rule Revision Still Underway

By Sandy Ward

Until October 10, the Federal Trade Commission (FTC) is still accepting comments about proposed changes to the Funeral Rule. We know, from the FTC's formal announcement last fall that the commissioners propose MANDATING online posting of funeral home prices. We and other consumer advocates have lobbied for this, again and again, and would welcome this long-overdue updating of the 1984 regulations.

FTC hosted a public workshop September 7 with a variety of speakers discussing specific aspects of the proposed revisions. Watching the webcast of that meeting was both fascinating and frustrating, as we learned more about complexities involved, and the range of opinions for solutions and compromises. If you'd like to learn more about this, see "Updating the Funeral Rule" on our website at <https://funeralconsumerswmass.org/ftc/>

We've included a link to the archived video of that workshop, which ran from 9:30am - 3:30pm, with 15-minute breaks between panels. The last panel, about new trends in body disposition, started at 2:20 p.m.; you could scroll ahead to that time mark, if you only want to watch that part.

I do believe a revision is coming. On August 1 several of us observed a webinar titled, "Are You Ready for the FTC's New Price Transparency Requirement?" It was hosted by a technology group advertising website services to help funeral directors adapt to the coming change.

Published by the Funeral Consumers Alliance of
Western Massachusetts, Inc.

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Editors this issue: Thomas LaValley and Sandy Ward

The FCA of Western Massachusetts is a non-sectarian, all-volunteer, non-profit corporation dedicated to protecting a consumer's right to choose a meaningful, dignified and affordable funeral or memorial service.

FTC Warns of New Funeral Scam

In June, the FTC issued a warning about a new scheme that involves imposters preying on people who are grieving the loss of a loved one. The imposters pretend to be from the funeral home and say that, unless the family pays more money immediately, the funeral will be canceled.

The FTC offered the following tips to avoid scams:

Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Contact the funeral home directly. Use a phone number that you know is real, not one you got from the scammer's text, email, or phone call. If you don't know it, you'll find it on the General Price List you got from the funeral home.

Know how scammers tell you to pay. Never pay someone who insists you pay with a wire transfer, cryptocurrency, or a gift card. And never deposit a check and send money back to someone.

Introducing a New Volunteer

Cheryl Funk attended a Q & A session led by Sandy Ward at the Holyoke Senior Center August 23. She signed up as an FCAWM member, offered good ideas to help with future outreach, and volunteered to be a candidate for one of the open seats on the FCAWM Board of Trustees. (Come vote at the October 22 Annual meeting.) Cheryl will assist Sandy at a presentation to a small group on September 27. (See Outreach, p. 6). We welcome Cheryl.

Sandy snapped this selfie on Aug 23:



‘Rebel Girl’ Lisa Carlson dies at 86

(1938-2023)

Lisa Carlson, a nationally-known author, teacher, and funeral consumer advocate, died in June at age 86.

A popular and irreverent public speaker, Carlson was legendary in the death industry for such antics as climbing into a Dumpster outside a hospital to retrieve documents concerning organ procurement. She lobbied for reform of federal and state laws and regulations, asking for more rigorous enforcement of existing protections. She summarized relevant state laws and regulations — for all 50 states — in a series of online and printable pamphlets “Your Funeral Consumer Rights in [state].”

A pioneer of DIY home funerals, Carlson was fearless in taking on death industry predators and government officials, lobbying for reform of federal and state laws and regulations, and seeking for more rigorous enforcement of existing protections.

Carlson was always willing to lend a hand to other consumer advocacy organizations.

Joyce Mitchell said, “When I contacted FCA to start an affiliate in Utah, she actually organized the meeting, and invited all the people who showed up. Then she flew out to Utah to run the meeting. It was amazing. Who would do that for us? I had no connections ... I was really touched by that.”

“She was like a second mother to me,” Mitchell said. “I just loved her passion, her enthusiasm. It didn’t bother me that she swore, and I’m, like, in a no-swearing culture. She cared about what we cared about.”

In April 2023, Mitchell stayed at Carlson’s house in Vermont while helping sort FCA documents. During that visit, Mitchell performed a consumer advocacy song which she’d written about Carlson, titled “Rebel Girl.” The video can be viewed on YouTube at <https://youtu.be/-kMM09H57sI?si=TDNUumhpauFBUiBy>

Carlson served as the executive director of the Funeral Ethics Organization (FEO), a group promoting ethical practices within the funeral industry. She was also a past executive director of the Funeral Consumers Alliance.

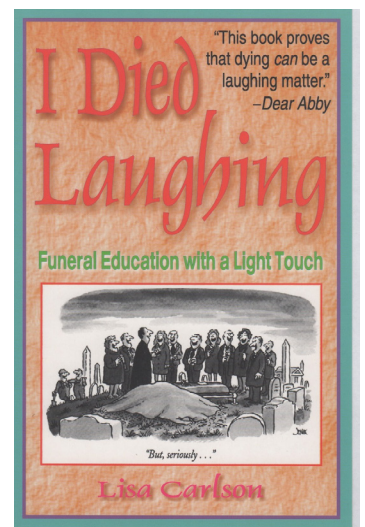
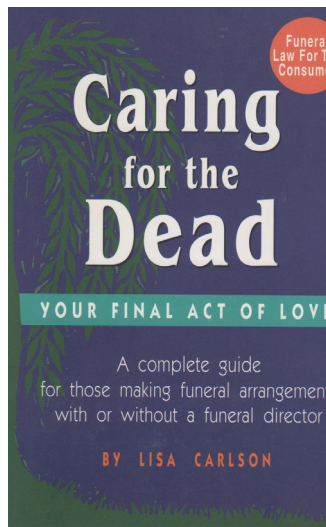
She was the author of four books: “Caring For Your Dead,” “Caring For The Dead: Your Final Act of Love,” “I Died Laughing,” and “Final Rights: Reclaiming The American Way of Death.” In 1995, she assisted Jessica Mitford in updating the best-selling “The American Way of Death.”



Lisa Carlson, left, and Joyce Mitchell in April 2023.

Carlson’s body was donated for study to the Larner College of Medicine’s Anatomical Gift Program at the University of Vermont.

Carlson is survived by her husband, Steve Carlson; a son, Stuart Mercer; son Shawn Brackett; stepson, Joshua Carlson; stepdaughter Rosalie Carlson; brothers Edward and Eugene Shippen, and six grandchildren.



Copies of these books will be door prizes at the FCAWM meeting Oct. 22.

Massachusetts ranks #3 among the most expensive states to die in

While many Americans are concerned about the cost of living, few realize how high the cost of dying can be. In fact, nearly one in six Americans (15.39%) have taken on more than \$1,000 of debt after a loved one's death, according to a Debt.com survey in March 2023.

In some states, death-related expenses pose a greater financial burden due to the high cost of funerals and end-of-life medical care. So, which states are the most expensive to die in?

To find out, Forbes Advisor analyzed funeral costs and end-of-life medical expenses to calculate the total cost of dying in all 50 states.

Forbes Advisor found that Massachusetts ranks #3 among the most expensive states to die in.

Top 5 Most Expensive States to Die In:

Alaska:

Total cost of dying: \$33,742.17

End-of-life medical care in Alaska amounts to \$24,408.38, \$7,940.38 more than the national average (\$16,468). Alaska funerals with a viewing and cremation cost \$9,333.79 on average, \$1,597.55 more than the national average (\$7,736.24).

Hawaii:

Total cost of dying: \$32,722.53

Hawaii funerals with a viewing and cremation cost \$13,430.46 on average, \$5,694.21 more than the national average. End-of-life medical care in Hawaii costs \$19,292.07 on average, \$2,824.07 more than the national average.

Massachusetts:

Total cost of dying: \$29,481.55

Funerals in Massachusetts cost \$11,134.52 on average, \$3,398.28 more than the national average. Massachusetts residents spend an average of \$18,347.02 on end-of-life medical expenses, \$1,879.02 more than the national average.

New Hampshire:

Total cost of dying: \$28,279.05

End-of-life medical care in New Hampshire costs \$19,650.54 on average, \$3,182.54 more than the national average.

Washington:

Total cost of dying: \$28,156.20

End-of-life medical care in Washington costs \$19,520.19 on average, \$3,052.19 more than the national average.

FCAWM Seeking Volunteers

We are seeking candidates for the Board of Trustees of our nonprofit organization. The Board has nine seats, with rotating terms to encourage inclusion of new people to "reinvigorate" the organization. We welcome people with perspectives from different cultures and experiences. To qualify for election to the Board, one must be a member, or agree to become a member, of the Funeral Consumers Alliance of Western Massachusetts. Terms of service can be 1, 2, or 3 years, depending on your choice and the openings available. An election will be held at our Annual Meeting on October 22.

Board members typically meet about once a month. Since 2020 we have met via Zoom, often midday on a weekday.

We can be flexible to accommodate different schedules.

As of press time we had three board seats open. We hope to fill those openings in the fall election. Please let us know if you are interested.

We also welcome volunteers for short-term projects. For instance, you could help us NOW by making copies of our "Seeking Volunteers" flyer (PDF) found on our website and posting it on bulletin boards or sharing it with friends. We'll need volunteers in early 2024 to help with other tasks, including: helping with the Funeral Home Price Survey; helping with the newsletter (twice a year); proofread; or perhaps contribute short articles. THANK YOU!

Burial at Sea Is Legal in Massachusetts

Federal law allows for burial at sea, but there are some regulations that must be followed. First, whether scattering ashes or burying a body at sea, the Environmental Protection Agency must be notified within 30 days of doing so.

When scattering someone's ashes, the federal Clean Water Act requires that all cremated remains be dispersed at least three nautical miles from land. The container for the ashes can be placed into the sea only if it will easily decompose; otherwise, it must be taken back to land and disposed of properly.

Scattering ashes over other bodies of water, such as lakes or rivers, requires a permit from the governing agency over that body of water. Contact the local chapter of the Environmental Protection Agency or check with the town's Board of Health or Harbormaster.

No special permit is required to bring remains out to sea because the EPA issues a general permit under the Marine Protection, Research and Sanctuaries Act (MPRSA) for anyone with a registered vessel to be allowed to transport human remains for the purpose of burial at sea. Certain vessels specializing in burials at sea provide additional services, such as on-board memorials and bereavements. If the deceased is a military veteran or their spouse, you

may also be able to make arrangements through the U.S. Navy or U.S. Coast Guard.

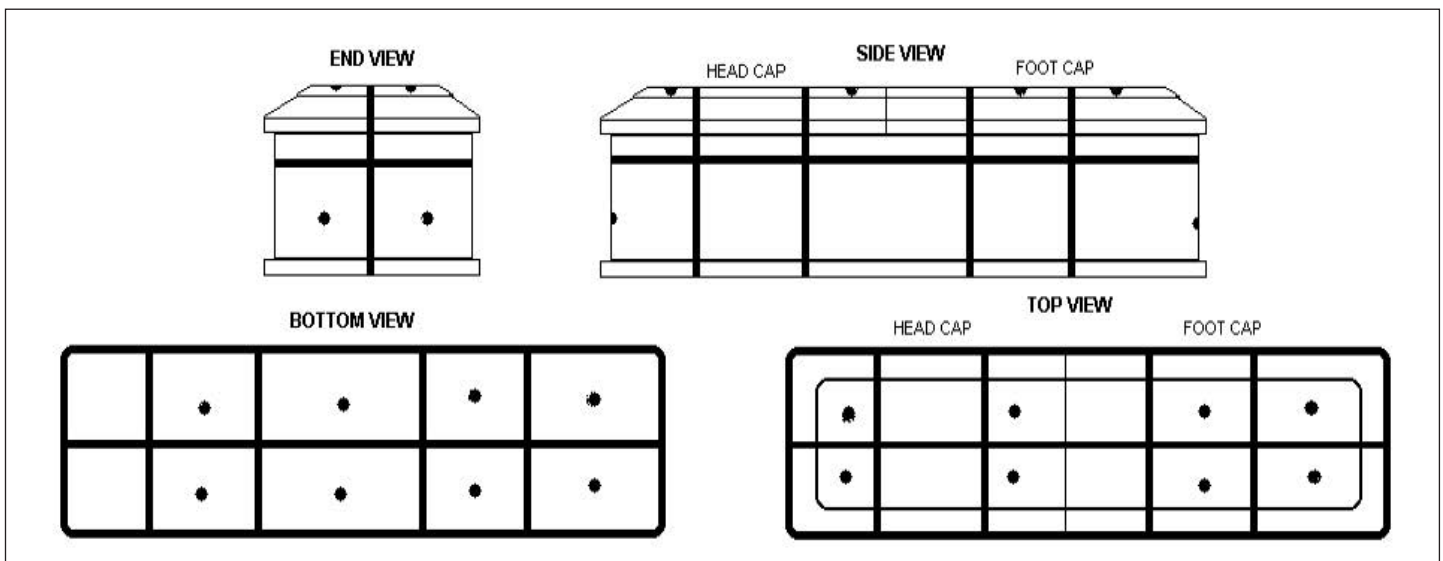
For those wishing to be buried at sea but not cremated, there are further regulations. In addition to being at least three nautical miles from land, the body must be dropped into water that is at least six hundred feet deep.

It's not necessary to have a casket as part of the burial at sea process; a shroud is typically all that is used. Caskets must contain no plastic because it won't biodegrade and poses a danger to marine life. Also, holes should be drilled in the casket at recommended spots to aid with sinking.

Whether a casket or shroud is used, the body should be weighed down with sand or concrete (not lead) to ensure it rapidly and permanently sinks to the bottom of the ocean.

Flowers and wreaths made up of materials that will readily decompose in the ocean may also be disposed of at the site in which the human remains are disposed of. Again, no plastic materials.

Unfortunately, pets cannot be buried at sea because the general permit does not cover non-human remains.



Recommended casket preparations to aid rapid, permanent and intact sinking: twenty 2-inch holes, six bands and a total weight of at least 300 pounds. Diagram from the United States Navy Burial at Sea Program's *Guidelines for Casket Preparation (2010)*.

Outreach and Educational Presentations

Sharing information with the public is an important part of our mission. Here is a list of the public outreach we have done, in person with groups, in the months since our last newsletter report:

- July 11— Holyoke COA - Sandy Ward and Dalilah Rain (UMass Chan Medical School)
- July 11 — Jim Couchon did a presentation at the Clarksburg COA
- Aug 23 — Q & A sessions with Sandy at the Holyoke Senior Center: 10-11am and 12:30-1:30pm

Below is a promotion in the August-September issue of the Holyoke COA newsletter for the Q&A session:

Q&A WITH FCAWM

Wednesday, August 23


The Funeral Consumers' Alliance of Western Massachusetts is a non-profit, secular, volunteer-run educational organization dedicated to helping you make informed choices about funeral or memorial arrangements. One of their volunteer members, Sandy Ward, will be here twice in one day to offer answers to your questions not just about the different options out there, but the rights you have when dealing with the funeral industry, and how to make your wishes clear.

TWO OPPORTUNITIES

10 - 11 AM
and
12:30 - 1:30PM

DOS OPORTUNIDADES


<h3>WHAT SHOULD I ASK ABOUT?</h3> <p>Hot topics include: green burials, burial at sea, body donation, how to plan ahead, prepayment of services, eco-friendly or alternative containers, home death care, money-saving tips, filing complaints, and more.</p>	<h3>¿QUÉ DEBO PREGUNTAR?</h3> <p>Temas populares: entierros ecológicos, entierros en el mar, donación de cadáveres, cómo planificar con antelación, pago por adelantado de los servicios, contenedores ecológicos o alternativos, asistencia domiciliaria en caso de fallecimiento, consejos para ahorrar dinero, presentación de reclamaciones, etc.</p>
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PREGUNTAS Y RESPUESTAS CON LA FCAWM

miércoles, 23 de agosto

La Funeral Consumers' Alliance of Western Massachusetts es una organización educativa laica, sin ánimo de lucro, dirigida por voluntarios y dedicada a ayudarle a tomar decisiones informadas sobre los preparativos funerarios o conmemorativos. Uno de sus miembros voluntarios, Sandy Ward, estará aquí dos veces en un día para ofrecer respuestas a sus preguntas no sólo acerca de las diferentes opciones que hay, pero los derechos que tiene cuando se trata de la industria funeraria, y cómo hacer que sus deseos claros.



This fall we have been invited to do presentations for several private groups (e.g., Sept. 27 for residents of Michael's House in Northampton; Oct. 18 for members of the Kiwanis Club of Springfield). We will also participate in these public events:

- October 17, 2-4pm, Amherst Senior Center Health Fair
- November 13, 6:30pm, Interfaith Council of Franklin County, Greenfield, MA. Sandy Ward will speak on "The Business of Death"

We continue to do outreach during the Massachusetts Councils on Aging (MCOA) Fall Conference. We collaborate with FCA of Eastern Massachusetts to reserve and staff a table for two days in the Exhibit Hall. Sandy Ward (FCAWM) and Patti Muldoon (FCAEM) staffed the table October 19-20, 2022 (Falmouth, MA) and plan to do so again in Danvers, MA, October 11-12, 2023.

Please contact us if you would like to invite us to a group or an event.

Please make checks payable to **FCAWM** and send to P. O. Box 994, Greenfield, MA 01302-0994.
Or donate ONLINE by credit card or e-check: **funeralconsumerswmass.org/donate/**

Contributions are tax-deductible. We are a 501(c)(3) organization.

___ YES! I want to renew support for the Funeral Consumers Alliance of Western Massachusetts and its mission of promoting and protecting a consumer's right to choose meaningful, dignified, and affordable final arrangements: funeral or memorial services, care of the body and disposition of human remains (including burial, cremation or donation). I'm enclosing my voluntary contribution of
___\$15 ___\$30 ___\$50 ___\$100 or \$_____

___ I'm NEW. Please enroll me and send the "Before I Go, You Should Know" planner and membership package. (Suggested new member donation is \$30.) I am enclosing \$_____

___ Please send me ___ copies of the "Before I Go, You Should Know" planner. I enclose a donation of \$ _____ to reimburse FCAWM for the expenses of acquiring and mailing the 30-page, spiral-bound planner. (Suggested minimum \$15 per copy.)

___ I have time and interest in helping FCAWM. Please contact me about volunteer opportunities.

Name: _____ Telephone: _____

Address: _____

E-mail: _____ Prefer to receive newsletters via email? Yes No

✂-----cut here-----

Your Donations Needed

It is through your donations that we are able to continue to carry on our mission to make educational information available with pamphlets and to advocate for consumer death care rights, and provide electronic access.

Thank you!

FCAWM seeks votes, support in Florence Bank Customers' Choice Community Grants Program

Florence Bank will award a total of \$150,000 to nonprofits throughout the region, based on votes from their Bank customers, and FCAWM would like to be among the winners!

To help FCAWM be one of the recipients of these much-needed funds, we are asking you to vote for us. If you are a customer of Florence Bank, or you have family or friends who are, you can help. Please help spread the word.

Voting by customers of Florence Bank is done by visiting the Bank's website, **www.florencebank.com/**

vote, or by voting at any of the Branches. Voting is now in progress and continues through Dec. 31.

Funds are dispersed to nonprofit organizations as a result of voting and nominations of bank customers. The amount of money each organization receives is based on the number of votes each eligible organization receives. The decision of who receives funds is in the hands of the Bank's customers. To be eligible, our organization must receive at least 50 votes. Every vote counts!

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NOTE: Please notify us if you change your address, wish to unsubscribe, or wish to change your preference (electronic vs. print) for our newsletters (2 per year). Call 413-376-4747 or email fcawmass@gmail.com. THANK YOU!