



FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

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

Newsletter

Spring 2022

Educating Consumers for over 60 Years!

March 14, 2022, marked a 60th anniversary for this organization. On March 14, 1962, the Commonwealth of Massachusetts approved incorporation of the small nonprofit educational group “The Springfield Memorial Society.” As the organization grew, name changes reflected the broader service areas of Greater Springfield and then all of Western Massachusetts. The mission has remained the same for over 60 years: educating the public about rights and options for final arrangements.

An early brochure stated, *“It has been the experience of many that if they wait to make funeral arrangements at the time of a death in the family, emotional stress and lack of time cause them to acquiesce in conventional funeral arrangements, of which they do not approve.”*

Roots of our movement go way back. Volunteers in Western Massachusetts began meeting in 1959, concerned about “outrageous” funeral prices. Arthur Lepper of Longmeadow was a co-founder and early president; his wife Mabel Lepper was secretary for many, many years. Dr. Lewis Whiting, a co-founder, had patterned the Springfield Memorial Society after one in Cleveland where he had lived. The Cleveland Memorial Society, which still exists today, was founded in 1948. (For more about the history of this consumer movement, see article on page 6.)

To mark our 60th anniversary we sent a press release to local media. Here are headlines of some resulting publicity:

“Funeral arrangements made easier after 60 years of volunteering” [WWLP 3-15-22]

“Nonprofit Funeral Consumers Alliance celebrating 60 years” [Greenfield Recorder 3-22-22]

“Funeral Consumers Alliance marks 60 years serving region: Nonprofit seeks to inform public about costs, processes of funeral options” [Daily Hampshire Gazette 4-1-22]

Perhaps you saw or heard other publicity? If so, please let us know. Thanks!

This March anniversary whizzed by in the midst of other projects more important to consumers: gathering General Price Lists from funeral homes for our 2022 Price Comparison (see page 2); improving our website with a fresh design on a better platform (see page 2); working with staff of the MA Division of Occupational Licensure and representative funeral directors to update their “Consumer Fact Sheet”; giving presentations to groups and answering inquiries from the public.



2021 Annual Meeting and Program

On Sunday October 17, 2021, we held a “virtual” meeting. President Cecile Richard reviewed accomplishments of the year; Treasurer Joan Pillsbury reported a balance of \$9667.43 in the FCAWM bank account as our fiscal year closed August 31. Our expenses (\$2847.28) exceeded our income (\$1870.00) that year. We are thankful that generous donations in recent years provided a cushion.

These officers were elected for the 2021-22 term:

President: Cecile Richard
Vice-President: Jim Couchon
Treasurer: Joan Pillsbury
Secretary: Kate Mason

Following the business meeting, we presented an educational program, with guest speaker Gail Rubin joining us via Zoom from New Mexico. She spoke on the theme, “Traditions Old & New: A Range of Rituals.”



Save this date for our next Annual Meeting & Program:

Sunday October 16, 2022, 2-4 pm

We welcome YOUR requests for topics to be covered or speakers you’d like to hear. We hope this meeting will be in person. We’ll announce details in our Fall newsletter and on our website.



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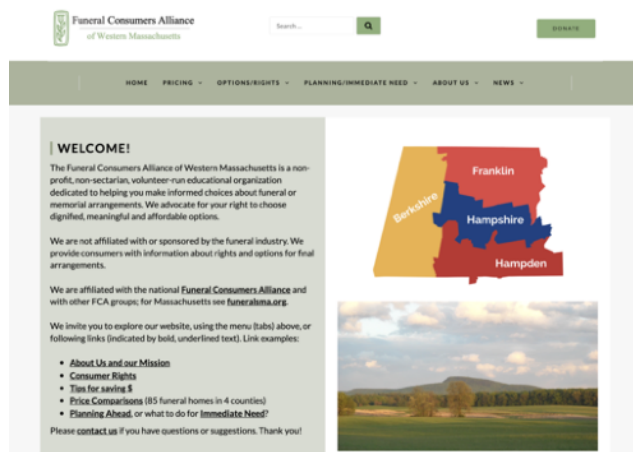
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Editor this issue: Sandy Ward

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.

Progress in 2022

Website: A new design, launched February 3rd, features a handy search box on top and updated content. Expert help from Ibrar Ahmad (at no cost to us) guided volunteer webmaster Sandy Ward as she learned to work with WordPress. Jim Couchon assisted with content selection and editing. We are pleased with the improved functionality of this website. Try it! The address is unchanged: www.funeralconsumerswmass.org



Price Comparison: Letters requesting General Price Lists (GPLs) were sent in early 2022 to all funeral homes in the four counties we serve. Prompt responses came from 24 (out of 87). As of May 17, we have 44. We will follow up with the others. We aim to publish our 2022 Price Comparison Chart on the website this summer.

Education: We are pleased to resume outreach to senior centers, churches, and other community groups. We did a Zoom presentation for the Palmer Public Library on February 15. Sandy spoke at the Holyoke Senior Center on April 21, and will speak at the Holyoke Public Library on June 7 at 10 am. Loomis Village in South Hadley has invited us (date not set yet).

Please help spread the word that we offer speakers, with presentations on various topics, at no charge. **Thanks!**



News from the national Funeral Consumers Alliance

“Shop Before You Drop” workshop May 23, 2022, 3:00 - 4:30 pm, on Zoom

A virtual workshop on basic funeral planning:

- How to find a reasonable price by shopping around
- All the things you don't *have* to buy that pad the bill
- Whether it's a good idea to prepay your funeral
- How local FCA groups help with affordable funeral planning

For more information or to register (\$10 donation), visit

<https://funerals.org/civCRM/event/info/?reset=1&id=35>



Lawsuit against “Heritage Cremation Provider”

FCA has informed us of action taken by the Federal Trade Commission (FTC) and the Department of Justice against online marketer “Heritage Cremation Provider.” You can read the April 24 press release here: <https://funerals.org/2022/04/25/2022-ftc-sues-heritage-cremation/> This is GOOD NEWS!

Customers in many states, including Massachusetts, have been fooled by deceptive Heritage advertising. Heritage has no legal basis for operating here, yet as of March 2022 their website had a page for every MA town, promising that “Cremation services from \$695-\$1395” would be provided by “the funeral homes in Hatfield” or “the funeral homes in Gill” (where there are none)! Now in May those words have been edited to “Cremation services in Hatfield” or “Cremation services in Gill” – but those towns also lack crematories. So this is a “bait & switch” deal from out of state. Buyer beware!

FUNERAL CONSUMERS ALLIANCE Spring, 2022 Newsletter

Dedicated to protecting a consumer's right to choose a meaningful, dignified, and affordable funeral

Everything you always wanted to know about buying a retail casket

Want to know your rights when buying a casket from outside a funeral home? Are you curious to know what funeral homes are allowed to do, and what they're not allowed to do, when it comes to third-party caskets? This article is for you. Dealing with third-party caskets is one of the common questions we get. Consumers, FCA volunteers, and retail casket-sellers frequently ask for advice about it.

The Basics

Under the Federal Trade Commission's "Funeral Rule," consumers have a right to buy a casket from outside the funeral home. In turn, funeral homes are not allowed to charge a "handling fee" for accepting outside merchandise.

The Rule, bolstered by the FTC staff advisory opinions*, also says:

- Funeral homes may not charge a fee to store a third-party casket ahead of an "at-
- need" funeral (this means a funeral that's going to occur in the immediate future)
- Funeral homes may not require the customer to be physically present when the casket is delivered
- Funeral homes may not charge customers a fee to dispose of the packaging material surrounding third-party caskets

* (continued next page)

Funeral Rule Update PAGE 3

Does Your Website Stack Up? PAGE 4

Home Funerals Go to Court in California PAGE 5

Retail caskets!

The FCA's Spring Newsletter features a good article about retail caskets: your rights and the responsibilities of funeral homes regarding caskets you acquire from other sources.

You can view that issue online, in color, here:

<https://funerals.org/wp-content/uploads/2022/05/2022-Spring-Newsletter.pdf>

If you are already a donor to the national FCA, you probably received a print copy (black & white) mailed to your home this month.



Two Deaths and Six Lessons Learned

by Cecile Richard, FCAWM President

In 2021 I experienced two deaths in my family where I was the primary caregiver during the last stages of life, but not the person who could make decisions about deathcare. No previous final arrangements had been made by either person; nor was either willing to discuss wishes for final arrangements. I want to share with you the challenges faced and the lessons learned.

The first person was my partner of twenty-plus years. He passed away in January 2021. He had been diagnosed with lung cancer nine years prior. Over those years, a series of ups and downs led to an optimism that death might be evaded, at least in the near future. I think this was true for myself as well as my partner.

Thinking back to one of the first oncologist visits, he was told he should get his affairs in order. It should have been a wake-up call for him to communicate details of his assets and property, as well as deathcare information to his immediate family. But at that point he was still trying to process the diagnosis, not wanting to think about the reality that death would be the ultimate result regardless of the amount of time between the present and death. Later, he did occasionally bring up different facets of what he would want for deathcare. He would talk about cremation vs. full body burial, but never came to a conclusion on which he would want.

The second person was my brother, who came to live with me the last three months of his life. He was already on hospice, so his care was shared between hospice and myself with other help as needed from our siblings and his children. He was not one to discuss things like death and certainly not his own wishes for his final arrangements. The hospice social worker attempted a session with him to get his thoughts on what and where he wanted for his deathcare. She left that session with very few answers to the list on which she had hoped to capture his desires. When the inevitable need to engage the services of a funeral home arrived, not much had been planned. One of his children had been able to talk to him about full body burial vs. cremation. He had chosen cremation. That was the only decision that had been made.

In the weeks prior to his death, his children started to discuss which potential funeral home to use. There was some action taken but little follow-through until finally one person made a contact; at least then we knew who would come to take his body for care and preparation. Since this death was expected to occur at home, we felt it important to have a funeral home selected and contacted in advance.

Although I was making many decisions during the final days in each case – managing daily care and all that comes with it – the final arrangements were not my responsibility or right. I lacked legal authority to make the disposition decisions; those needed to be determined by their next of kin. In both cases I was fortunate to be included in the process and my input was welcomed. It was difficult, however, to suddenly go from being in charge of daily care to taking a step back while the immediate family planned the next steps.

Here are the lessons I learned through this process.

1. At the point in a person's life when they learn of a serious medical diagnosis (which may be the beginning of a dying process), they may not be ready to engage in discussions about final arrangements. I don't believe they are capable of making those kinds of decisions then.

2. When the funeral arrangements have not been addressed before death, the process of meeting with the funeral director is very difficult. There are many decisions to be made, and if is no one in the immediate family has been designated to make those decisions, who ultimately decides? This is happening in the rawest emotional point since losing your loved one, so the decisions become far more difficult to make.
3. When making the final arrangements after death, the scope of considerations seems to expand considerably. Starting from the beginning, there are so many things to weigh. Was the person actively practicing their religion? Would they want or not want a religious service? While the family may have strong feelings one way or another, which choice do you make to stay true to the deceased's convictions? What family or friends should be part of the services?
4. Who will be responsible for making the decisions? Who will be responsible for paying for the death care and services? Can one of those questions be unanswered and the process still move forward?
5. Figuring out whom to notify of the death is a difficult task. Having access to the cell phone contact list or personal phone book was helpful, but did it include everyone who should be notified? I know I don't have everyone in my contacts that I would want notified. What if we hadn't had access to the contacts? How would we have figured out how to contact people, especially ones not known to the survivors?
6. Post-service gatherings are a challenge to coordinate. In the case of my partner's funeral, which occurred during a peak pandemic time, large indoor gatherings were not an option. An outdoor gathering in January was definitely a challenge: how to serve food in a safe way, keep people warm in an outdoor setting, and other considerations. For my brother's funeral, indoor gatherings were starting to be more acceptable. Finding an available location as well as a caterer takes time, and is complicated because the dates are always an open question until all other service dates and times are finalized.

As I reflect on the challenges I faced during 2021, I am determined to help my survivors. For them, I am preparing a designated tote bag with a multi-pocket file folder where all things important for them to know will be included. Whether a person has time to plan because they know they will die in a few years or months, or when there is no indication of impending death, the most loving gift you can provide is making it as easy as possible for your survivors.



What can YOU do to help YOUR survivors?

A few suggestions by Sandy Ward

Communicate your wishes clearly. Make use of the handy “Before I Go You Should Know” planning booklet from FCA to record key information and your preferences. If years have passed since you filled out that booklet, review it again, and update as needed. Consider who should be notified of your death; beyond family, it would help to write down a name and contact information for each separate group or institution that should be told. YOU know those groups; your family may not. You'll save them the trouble of searching through your contact list, wondering whom to call first.



History of Funerals and Origins of FCA and Memorial Societies

[This article has been adapted by Sandy Ward from an earlier one by the FCA of Western Pennsylvania.]

Early in the history of our country families cared for their own dead. Bodies were washed and laid out at home, perhaps in the parlor. Family, friends and neighbors visited, and all followed the body in a funeral procession to the church and cemetery.

It was not until the Civil War that embalming became common, when it was used to preserve the bodies of soldiers being shipped home over long distances for burial. By the turn of the 20th century the newly formed National Funeral Directors Association was urging its members to regard themselves as professionals, not craftsmen like carpenter coffin makers. The Association encouraged the regular use of embalming, suggesting that it was in the interest of public health. As more Americans lived in apartments and smaller houses not sufficiently ample to accommodate mourners and coffins, the social activities surrounding death gradually left the home and became centered in the funeral parlor which offered more and more lavish and expensive services.

Concurrently in rural areas in the northwest of the United States, burial cooperatives of granges were providing simple, low-cost funerals. This concept spread to cities. The People's Memorial Association of Seattle, organized in 1939, became the first urban group. Other early groups include Cleveland, Ohio, in 1948; San Antonio, Texas, in 1948; and Princeton, New Jersey, in 1956. Two Massachusetts groups incorporated in 1962: the Boston-based "Memorial Society of Massachusetts" (now operating as Funeral Consumers Alliance of Eastern Massachusetts) and our Springfield Memorial Society (now Funeral Consumers Alliance of Western Massachusetts).

In the late 1950s and early 1960s, several writers, among them Jessica Mitford, argued for changing the way we commemorate and bury our dead. They demonstrated through their research that death practices in the United States were among the most costly and elaborate in the world. Indeed, funeral expenses had been rising faster than the general cost of living.

This spurred a national reform movement and the federal government launched investigations into funeral industry practices. As a result of a nationwide survey in the early 1980s, the Federal Trade Commission (FTC) concluded that "the emotional trauma of bereavement, the lack of information, and time pressures place the consumer at an enormous disadvantage in making funeral arrangements." In 1984 the FTC adopted rules that modified funeral industry practices and required protection for consumers.

The federal Funeral Rule stipulates that a written itemized price list must be given to anyone visiting a funeral home to inquire about services; prices must also be revealed to phone callers; consumers do not have to pay for services they do not want; making false claims for merchandise quality or performance is prohibited; and suggesting to consumers that embalming is required by law (when it usually is not) is forbidden.

Most of the original Memorial Societies are now known as Funeral Consumers Alliances and are affiliated with the national Funeral Consumers Alliance. FCA has been on the legislative and judicial front lines, defending the right to green burial and family-directed funerals and requiring that the funeral industry follow FTC rules and anti-trust laws.



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: www.funeralconsumerswmass.org/donate.html

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 are important, enabling us to help people in need.

- A woman caring for her dying mother asked for advice. If the death happened at home, as expected, what would she need to do? Where to start? She appreciated the information we gathered from our website and other sources. We mailed the information to her, as she lacked computer access.
- A man inquired about body donation, "Could you please advise what exactly is needed and how can we start the process?" We shared instructions from Anatomical Gift Programs in four Massachusetts medical schools.
- A hospice worker asked, "How long can a body can be kept before calling a funeral home?" The family, for religious reasons, wished time with the deceased. We responded with information about caring for your own dead in Massachusetts, and about how to shop for funeral homes that will work with a family's preferences. The hospice thanked us for the information provided.
- A man expressed concern about a brother with limited financial resources; how could he pay for final arrangements? We referred him to the benefits page on our website, which he found helpful.

This is just a sample of the people that we have helped in recent months.

Thank you for supporting this important work!



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In this issue, you will find:

- News of our 60th Anniversary (p. 1) and recent projects helping consumers (p. 2):
 Redesigning the Website
 Gathering General Price Lists for our 2022 Price Comparison
- Invitation to FCA workshop on Zoom **May 23, 2022, 3 pm**: “Shop Before You Drop” (see p. 3)
- Lessons learned from two deaths (pp. 4-5)
- Consumer warning (and FTC lawsuit) re Heritage Cremation’s fraudulent advertising (see p. 3)
- Report of Annual Meeting & Program; notice of next one: **October 16, 2022, 2-4 pm** (see p. 2)

And more...

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!