



# FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

P. O. Box 994 ♦ Greenfield, MA 01302-0994 ♦ (413) 774-2320  
www.FuneralConsumersWMass.org

Newsletter

Spring 2015

## Public Invited to Comment on Revision of State Regulations!

*This is an opportunity to improve the way the  
Commonwealth of Massachusetts regulates  
embalming and funeral directing.*

“The Board of Registration in Embalming and Funeral Directing is considering changes to 239 CMR 3.00-5.00, the rules and regulations governing embalmer and funeral directors. The review of the regulations will be conducted pursuant to Executive Order 562, issued by Governor Baker on March 31, 2015. The current regulations are available on line at: <http://www.mass.gov/ocabr/licensee/dplboards/em/regulations/rules-and-regs/>. In advance of considering draft changes and implementing the formal regulatory amendment process, the Board welcomes interested members of the public to attend a special meeting to provide input with regards to topics and possible changes the public would like the Board to consider in light of Executive Order 562. All sections of the regulations are to be considered for revision, thus all comments are welcome.”

The special meeting will be held  
**Tuesday June 16, 2015 10:15 – 11:15 A.M.**  
**1000 Washington Street, Boston, MA 02118**  
1st floor, Room 1D

In addition, written comments may be submitted prior to June 22, 2015, by first-class mail, or by e-mail to: [yadi.rivera@state.ma.us](mailto:yadi.rivera@state.ma.us).

Questions on this meeting should be directed to the Board of Registration office: (617) 727-9970.  
<http://www.mass.gov/ocabr/licensee/dpl-boards/em/>

## Notes about these Regulations

- CMR = Code of Massachusetts Regulations
- 239 = section governing Board of Registration in Embalming and Funeral Directing (a.k.a. “EM” Board)
- 239 CMR 3 = Registration Requirements; Standards of Business and Professional Practice
- 239 CMR 4 = Pre-Need Funeral Contract and Arrangements
- 239 CMR 5 = Continuing Education

Josh Slocum and Lisa Carlson, in their 2011 book *Final Rights: Reclaiming the American Way of Death*, criticized this board and some MA rules. See *Caring for the Dead in Massachusetts* (pages 296-307 of the book, or inserted in each spiral-bound “Before I Go, You Should Know” planner booklet sent to MA requestors).

Peter Stefan, a member of the EM Board and well-known funeral director in Worcester, has proposed specific revisions concerning pre-need contracts, to prevent funeral directors from holding, even temporarily, any pre-need monies.

Sandy Ward has obtained a copy of the board’s proposed revisions (dated Dec. 2014) and agrees that those revisions would be consumer friendly. She questions, however, some other points in the existing regulations, and welcomes this chance to raise questions and lobby for improvements. She and Raya Gildor, President of FCAEM, attended the April EM Board meeting.

## Carpooling to Boston for June 16?

Please let us know if you’d like to join us. Call 413-774-2320 or email [fcawmass@gmail.com](mailto:fcawmass@gmail.com)



## Thanks to our donors...

THANK YOU for responding to our year-end letter. Your contributions keep us going. Your support is very much appreciated. FCAWM is a 501c3 nonprofit organization, a public charity recognized by the IRS. Your donations are tax deductible.

We do not have an endowment or any financial cushion. When our bank balance dips near zero, we worry. One of our new Trustees asks why we do not require annual dues. Our Bylaws state, "To help with ongoing expenses of the Alliance, annual voluntary dues will be requested." Also, "In no case shall a person be denied membership because of an inability to make donations."

Your donations have enabled us to cover this spring's expenses, including production of this newsletter, registration fees for outreach via information tables at regional events (e.g., Franklin County Better Living Fair in April, Northampton Health & Safety Fair in May, and the Western Mass Elder Care Conference June 4), as well as reproduction of brochures.

We could not continue without you. If you have not contributed in the past six months, please consider making a donation at this time.

Note: We will discuss future fund raising ideas at our next Board of Trustees meeting (June 11). If you have ideas for fund raising, please send them to our vice president Joanna Brown at joannabr@comcast.net. *Thank you!*



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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 of memorial services.

## Report of the 2014 Annual Meeting

On Sunday afternoon, October 19, 2014, at Rockridge Retirement Community in Northampton, we gathered for our annual meeting and program.

### MINUTES OF THE BUSINESS MEETING

*submitted by Kathleen Winkworth, Secretary*

The meeting was opened by Sandy Ward at 2:20pm. The minutes of the Annual Meeting October 20, 2013 were approved as written.

### PRESIDENT'S REPORT

Sandy reported on the activities of the Alliance over the past year. The 2014 Funeral Home Price Survey was completed and is now available on the website. Printed handouts were available for annual meeting attendees. Website revisions were implemented in February and March 2014 with an added section for those with Immediate Need.

We lost four of our trustees to illness or death including our treasurer, Dennis Pillsbury. Dennis was elected to the Board and elected treasurer in October 2011.

The unexpected closing of a South Hadley funeral home and ensuing scandal led to a number of requests from the media for comment. This gave us an opportunity to educate the public on issues related to funeral arrangements. This education continued when we hosted a free forum October 15, 2014 at Rockridge Retirement Community titled "Dispelling Myths about Funeral Prepayments." Panelists Morgan Mitchell, Seunghee Cha, and Sandy Ward discussed the pros and cons of "pre-need" contracts.

There is a new "Before I Go, You Should Know" planning guide that we will mail to new members for a suggested donation of \$30.00.

### TREASURER'S REPORT

Joan Pillsbury reviewed the financial status of FCAWM for FY 2014. Our income from contributions was \$2,915 and after expenses our balance was \$877.33.

*(continued on next page)*

(report continued from previous page)

## ELECTION OF TRUSTEES and OFFICERS

Two trustees were approved October 19, 2014:

- Joan Pillsbury re-elected to 3-year term
- Trevor Boeding elected for 3-year term

An election of officers was postponed until the first Board meeting after Annual Meeting.

(For report on the Program "Choices in After-Death," see p. 4.)



### Update:

The Board of Trustees met in Greenfield on October 30. The President appointed, with the approval of the Board, two additional volunteers to serve on the Board for the coming year: Joanna Lillian Brown and Patricia Lynch. The following Officers were elected that day:

- President - Sandy Ward
- Vice-President - Joanna Lillian Brown
- Treasurer - Joan Pillsbury
- Secretary - Kathleen Winkworth

Trustee J.M. Sorrell proposed a year-end fund-raising letter, which was approved. The mailing in early November yielded over \$900 from our members and friends on the mailing list. We also received helpful notices of address changes and deaths. Trustees Susie Maddern and Sandy Ward and former Trustee Randee Laikind volunteered to review the rest of the mailing list and reach out to members not heard from in recent years. As a result, we have had good conversations with some long-term members, learned of others who no longer need our mailings, and converted some from print to electronic delivery (saving us printing and postage costs).

By spring 2015, two of our Trustees had stepped down, needing to tend to other priorities in their busy lives. We thank J.M. Sorrell and Patricia Lynch for the time they were able to serve.

All are welcome to attend Board Meetings, which are announced on our website. The next one is **Thursday June 11, 12 noon to 2pm, at the Green Fields Market, 144 Main St, Greenfield.** Please RSVP via email to [fcawmass@gmail.com](mailto:fcawmass@gmail.com) or call 413-774-2320 so we'll expect you, and can notify you if the meeting time or location changes.



## New Trustee: Trevor Boeding



Trevor Boeding is the Long-Term Care Ombudsman program director for Franklin County Home Care Corp. He has worked extensively with elders since 2008, assessing care needs and linking individuals and families with information and

resources to improve quality of life and quality of care. Trevor believes that knowledge can lead to empowerment. The more individuals are provided with information regarding options for burials and funerals, the greater the chance that end of life activities will represent a natural continuum in keeping with the individual's life. Trevor is particularly interested in rituals that harken back to an earlier time in history, when the impact of final arrangements on the earth was much gentler than it is today.

## New Trustee: Joanna Lillian Brown

Joanna Lillian Brown is no stranger to end-of-life issues. She cared for her grandparents, parents, and several friends in their final years and then wrote a book, *Caring for Dying Loved Ones: A Helpful Guide for Families and Friends* (Levellers Press, 2010). She was the featured speaker at our 2010 FCAWM Annual Meeting. Now retired from her work as director of alumni relations for Holyoke Community College, Joanna became our vice president in fall 2014. She and her spouse of 22 years, Jo Lower, live in South Hadley, MA.



Report of the 2014  
**ANNUAL PROGRAM**

**CHOICES IN  
AFTER-DEATH CARE**

presented by the  
Funeral Consumers Alliance  
of Eastern Massachusetts.



Sandy

Heather

Eva

Ruth

Heather Massey, Eva Moseley and Ruth Faas shared the presentation they have developed for educating consumers. Sandy Ward of FCAWM also contributed to the program. After Heather introduced the program, Sandy gave us an overview of consumer choice which included the importance of planning ahead, options available, rights of consumers and important things to know about funeral homes and cemeteries.

Heather followed with a presentation on family/community centered response to after-death care which included the why and how of home funerals. She showed a short, moving video of one family/community's coming together to bury a young man in a very personal, unique and loving manner. We also learned from Heather that death certificates will soon be done electronically.

Eva Moseley then spoke about green burial: what it is and why it is a good choice. We learned from Eva that Cedar Brook in Maine is the closest green cemetery to Massachusetts. We also heard about Mount Grace Land Conservation Trust and its efforts in partnership with Green Burial Massachusetts to find land suitable for a green cemetery.

Ruth Faas completed the program with her presentation on finding meaningful ways to honor and grieve. She encouraged making choices that encourage a slow pace which allows for the ebb and flow of emotions. She supported letting each person have a say in how their loved one is commemorated and that includes the children! She demonstrated her talk with a number of visuals and even displayed a beautiful bamboo casket. Her business is Mourning Dove Studio.



The panel then entertained questions and made themselves available once the meeting was formally adjourned.

Twenty-six people attended the meeting and program, including former board members Will Thayer and Ceil Lewonchuk (in photo with friend Carolyn Hale).

We are very appreciative of Rockridge Retirement Community for hosting us again this year and for providing refreshments.

*Report by Kathleen Winkworth, Secretary*

## *Let me tell you a story about your good works...*

Thus begins a delightful letter to the FCAWM Board from a man in Buffalo, NY.

With his permission, we are sharing his words here, followed by a response from FCAWM President Sandy Ward, whose own story intersects with his in surprising ways.

October 12, 2014

Dear Board:

Let me tell you a story about your good works. My aunt Reggie died on August 16, 2014. For years she had been getting your newsletter, and, beginning about 10 years ago, after I agreed to be her health care proxy and Executor, whenever I visited her, she would point at the newsletter and urge your organization to me as something I should pay attention to. I would say, "But what am I supposed to do with them?" She would shrug and just say that you were important, and that you had the right approach to funeral arrangements.

And we had done the planning for the funeral arrangements. We had shopped together in 2008. Not to pre-purchase (heaven forefend!), but to see what the costs would be for the minimal package. Just to be prepared. We got a very decent reception and a pretty reasonable price. But the funeral home we chose, near to her home, was Ryder. And if you live in the South Hadley area, you know that in the spring of 2014 the State closed them down.

Well my aunt began failing badly in March and April of 2014, and when I got the phone call the morning of August 16 that she had died, I was in Long Lake NY with my family. The first thing the nurse asked me was, "What funeral home should I use?" I asked, "Can I put that off for a few hours - I'll leaving now, and I'll be in Holyoke soon." The response was a dry comment that it was hard to keep a dead body around in a nursing home. I understood. I had a backup plan, but I had had no chance to do a double check by interviewing the funeral home. I had to implement the plan on the spot. I had to act trusting that my use of FCAWMass was going to carry out Reggie's wishes.

What was the plan and how did it come about? In July it finally hit home that death was likely to be sooner rather than later, and I needed a funeral home which would implement Reggie's wishes for cremation (with as little cost as possible), and with no viewing or any type of followup service. Ryder was out. What was I to do? I burrowed through her correspondence (which I was picking up on my visits) and found the FCAWMass newsletter, and looked up your website. And, lo, there was a list of funeral homes with prices for various services. (With the caveats about the self-reported nature of the prices, and their date - generally early 2012.)

I picked the cheapest one. La Rosa happened to be the one. What a marvelous experience! Despite the lack of social cachet (they are in the heart of Holyoke), and the fact that their low price conveys that this is not a prestige purchase, I did absolutely the right thing from Reggie's point of view. Caroline Cotto at La Rosa not only was patient with a very poor cell phone connection from Warrensburg NY (the first place on the drive from the central Adirondacks where my cell phone worked at all), but graciously said she could be available whenever I wanted - either Saturday afternoon or Sunday.

We made the appointment for Sunday, and when I met her, I explained about Reggie's strong belief in a minimal service, low cost funeral arrangement, and that I had used the FCAWMass website to select the lowest cost arrangement. Caroline said she understood and immediately gave us the no embalming, no services cost and said there would be no add-ons, and no attempt to have us buy further services or a casket. She kept her promise. The follow-up was just as satisfying. The death certificates were furnished promptly. And, as the cremation occurred after I had gone back to Buffalo, she kept the cremains for two months - and when I said that I would arrive at the end of the business day on Thursday, she was at the door to greet us and give us the ashes. La Rosa gets five stars in my book. And so do you. ... And this will spread.

*(continued on next page)*

I have already talked to others in my family about how to prepare for the end of life happenings - especially those involving the responsibilities of the living for the dying, and how we, as those who will die, can help prepare not just ourselves, but those who will take the most responsibility for us. You are doing great work.

*Sincerely,*

*Robert A Ludwig*

FCAWM President Sandy Ward wrote a long heart-felt response, which is excerpted here:

Dear Mr. Ludwig,

Thank you for your letter to our Board of Trustees. ... I really appreciate the story you have shared, and the time you took to write to us. It is very satisfying to hear that our newsletter, our website, and our funeral home price survey helped you figure out a Plan B after the closure of Ryder.

Your letter is a strong testimony on the value of our consumer advocacy work. May we have your permission to share your letter, or quote from it, in a future newsletter or mailing?

Your story touches me very personally, not only because I have devoted so many volunteer hours as President (and newsletter editor) to help this small struggling nonprofit survive, but also because it turns out that I knew your aunt Reggie! ... I am delighted to learn that La Rosa Funeral Home in Holyoke provided good service for your family. Holyoke is where I now live, and for a previous price survey I had bicycled around to visit various Holyoke funeral homes, collecting information. I, too, decided that La Rosa was a good choice.

I knew Miss Ludwig when she was Director of Admissions at Mount Holyoke College. I was a student in the Class of 1965. She probably interviewed me... I certainly came to know who she was. Later, in the 1980's, when I lived far away and Miss Ludwig had retired, her name surfaced unexpectedly. I had donated a box of old letters to the College Archives. These were letters I had written to my mother and father during my four years as a college student. After the Archives processed the letters, they mailed me archival photocopies of the letters plus an index prepared by a volunteer: Miss Ludwig! I was a bit startled that a former college administrator had read my personal letters; she probably learned more about me and my family than most people know. At that time I had no idea that I might return to the college – other than for class reunions.

In 1992, I was hired as MHC's Science Librarian. Reggie Ludwig was still volunteering in the Archives. ... She never mentioned my letters, nor did I think about them; we were both engaged in new projects. ... I have fond memories of your aunt Reggie, and am delighted to learn that she valued the work of the Funeral Consumers Alliance, for which I have volunteered since October 2009. I'm thankful to have known her, and to have helped you implement her final wishes.

The connections and unexpected re-connections of life amaze me. I'd love to share this story (really a combination of your story and mine) with my MHC classmates, who would instantly recognize Miss Ludwig's name. My Reunion comes in May. For some years I've considered offering a workshop at reunion about planning ahead for final arrangements. The interlocking stories are timely and relevant: a South Hadley funeral home going under; my volunteer work with FCAWM; reform efforts at state level triggered by the Ryder scandal; the growing movement to talk more openly about death; our aging bodies; and the wisdom of following Miss Ludwig's advice and example. I welcome your comments on any of this. Thank you again for writing.

***Robert Ludwig replied, "Yes! and Yes!"***

*Sandy Ward is offering two workshops at MHC on May 22, 2015:*

*"Choices in Final Arrangements: Tips from a Lively Librarian" and "Miss Ludwig and My Letters."*



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Please make checks payable to FCAWM and send to P. O. Box 994, Greenfield, MA 01302.  
Your contributions are tax-deductible. We are a 501c3 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    \_\_\_\$25    \_\_\_\$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 (if different from that on reverse side): \_\_\_\_\_

**E-mail:** \_\_\_\_\_ **Prefer to receive newsletters via email? Yes No**

✂----- cut here -----

PLEASE help us reduce postage costs. We'd love to add you to our email list if you have ready access to email and could receive or view our newsletter electronically. You may respond via email to [fcawmass@gmail.com](mailto:fcawmass@gmail.com) or use the form above.

THANK YOU!

### Seeking Volunteers...

1. President Sandy Ward will soon appoint a Nominating Committee composed of one Trustee and two members at large. Would YOU like to help on this short-term task? The goal is to develop, by mid-September, slates of candidates for the FCAWM board and for officers for next year. Those slates are to be announced in the fall newsletter, and voted on at our Annual Meeting, October 18, 2015.
2. Candidates for Board positions are needed.
3. Two members are needed in early September to review our Treasurer's records (routine annual review).
4. Volunteers to help advocate for reform of state regulations (see page 1) are welcome.

### News from the national FCA:

The Funeral Consumers Alliance has been updating and condensing its brochures. Each revised brochure is available at [funerals.org](http://funerals.org) in two formats: pdf for paper printing, and in the "Frequently Asked Questions" section for online reading and commenting.

A new one, **How to Choose a Funeral Home**, has been added. If you subscribe to *The Grim Reader*, you recently received that new article in the Spring issue.

FCA now offers a **digital** version of the 30-page planner (\$9.99 instead of \$15 for paper copy) – handy for updating on your computer.

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Address Service Requested

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**Save the date!**

**Sunday, October 18, 2015, 2:00-4:00 pm**

**Annual Meeting and Program**

Rockridge Retirement Community, 25 Coles Meadow Rd, Northampton, MA

**5 (or more) Shades of Green**

Green Burial Massachusetts is inviting panelists  
to educate us about environmentally-friendly options  
for final arrangements.

***In this issue:*** Public invitation to comment on state regulation reform (p. 1); thanking our donors (p. 2); report of 2014 Annual Meeting (p. 2); update re officers, bios of new Trustees (p. 3); “Choices in After-Death Care” program report (p. 4); “Let me tell you a story about your good works” (pp. 5-6); a call for volunteers, and national FCA news (p. 7).