Outreach to Councils on Aging

By Sandy Ward, FCAWM President

Heather Massey, Cape Cod representative of the Funeral Consumers Alliance of Eastern Massachusetts (FCAEM), noticed last fall that the Massachusetts Association of Councils on Aging (MCOA) would be hosting an Annual Conference in Falmouth, MA. She proposed that FCAEM and FCAWM register for space in the Exhibit Hall as an excellent way to bring our message to senior center directors and staff.

Heather and I spent October 26 and 27 talking with MCOA conference attendees and distributing information. Our 2016 Funeral Home Price Comparison handout was especially popular. Heather’s creative coffin covered with nautical charts and titled “Death: the ultimate uncharted territory” drew attention and smiles. The audience pictured below is from COAs in Berkshire County: Adams outreach worker Barbara Proper, Adams Director Erica Girgenti, Dalton Director Kelly Pizzi, Williamstown Director Brian O’Grady, and Great Barrington Director Polly Mann.

Brian O’Grady followed up with a request for an FCAWM presentation in Williamstown, which I enjoyed doing on March 10, 2017. Other presentations in the Berkshires are likely in the future.

Several directors from Central Massachusetts approached us and desired presentations. Heather and I have discussed how we might work with them to bring more FCA activity into central MA. Melissa Beauchemin, of Sturbridge, has requested both an information session, which I will do Thursday June 29, and a Death Café, which Heather will do in the fall.

Also next fall, Heather has submitted applications to teach two workshops, one of which proposes a joint FCAEM - FCAWM panel, at the next MCOA Annual Conference, October 18-20, 2017, in Danvers, MA. We also plan to register again for the Exhibit hall. We enjoyed doing this outreach, and our information was appreciated.
REPORT of the 2016 ANNUAL MEETING
On October 23, 2016, we gathered at Rockridge Retirement Community, Northampton, and enjoyed refreshments prepared by Eileen Pratt. President Sandy Ward brought the meeting to order at 2:10pm. Minutes were presented and approved.

PRESIDENT’S REPORT:
Sandy reported on the activities of the Alliance over the past year, including launch of a new phone number with a voice message system, completion of the 2016 funeral home price survey, and transition of the former Green Burial committee into a separate 501c3 organization. Carol Coan was thanked for her hard work on that green burial project.

TREASURER’S REPORT
Treasurer Joan Pillsbury reviewed the financial status of FCAWM for FY 2016. Income was $6140 for FCAWM and $442 for green burial. Expenses totaled $6268, including some costs of incorporating the new nonprofit. In May 2016, the remaining green burial funds were transferred from FCAWM to the new Green Burial Massachusetts, Inc. FCAWM’s balance on 8/31/16 (the close of FY 2016) was $3395.

Copies of the 2016 Price Comparison chart were available at the meeting, with data from 61 funeral homes – an excellent 71% response rate. See website for full report.

ELECTION OF TRUSTEES & OFFICERS:
Miryam Ehrlich Williamson was elected to a three-year term on the Board of Trustees. She had previously served on this board 2011-13.

Officers elected for the coming year:
- President: Sandy Ward
- Vice-President: Cecile Richard
- Treasurer: Miryam Ehrlich Williamson*
- Secretary: Joanna Brown

* Unfortunately, health issues delayed Miryam’s ability to take over as Treasurer. We thank Joan Pillsbury for continuing as Treasurer in the interim.

After the brief business meeting, we commenced our Annual PROGRAM. The theme this year was Cremation. See summary next page.

Volunteers sought for Nominating Committee:
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 should be announced in the fall newsletter, and voted on at our next Annual Meeting, October 15, 2017. We encourage recruitment and election of interested persons who have not served before, in order to “annually reinvigorate” this organization, as stated in the Bylaws.
Cremation: Pros, Cons & Environmental Impact
SUMMARY of Annual Program October 23, 2016

Sandy Ward introduced the panelists and the issues, explaining that more people nationwide are now choosing cremation than burial. Reasons people favor cremation include lower cost, increased flexibility for scheduling a memorial service, and a perception that fewer resources are used. The Cremation Association of North America notes that fewer people attend churches or follow church doctrines that had discouraged cremation, and people now live further away from each other. Joan Pillsbury spoke about the environmental aspects of cremation. Initially she had thought it was a good idea (not using caskets of metal, or concrete vaults), but when she did research she realized how much fossil fuel is used, and the related air pollution issues. For instance, a cremation process of four hours at 1,000-1,600 degrees consumes three imperial liters of fuel (propane). Heavy metals go up the stack. Mercury (from dental fillings) is released. Inappropriate scattering of cremated remains also happens; perhaps a mountain top is not a good place, or public land. The so-called “ashes” may contain bone chunks and recognizable items from the deceased. One woman in the audience shared that after her husband was cremated, they scattered his ashes on their property and found his fillings, a small staple from an operation, grommets from his dungarees and hooks from the tops of his boots!

One of the panelists, Rose Deskavich, was unable to come (tending a very ill mother), but Sandy relayed her message. Rose and her family had had very positive experiences dealing with the former crematory in Guilford, VT, but a horrible experience dealing with a MA crematory in 2016 after her sister’s death. Rose’s story was one of the reasons FCAWM selected cremation as the topic for this 2016 program. Many families in our region had relied on that same VT crematory (Eternal Blessings, now closed after the death of its owner/operator), and were asking us which, if any, of the crematories in western Massachusetts would welcome and deal directly with families, without involving a funeral home? We’ve tried to answer that question, but so far have only revealed complexities. By law, MA crematories must be owned by nonprofit organizations and are not allowed to act as funeral homes. Funeral directors in MA are not allowed to operate crematories. Funeral homes do offer, and charge for, “cremation services” but they need to transport the body to a crematory (which charges its own fee) for the actual cremation process. Volunteers who educate families about home-based death care tell us that our local crematories DO accept bodies directly. They speak of successful cases, but typically the success was won with a lot of persistence by the experienced guide on behalf of the grieving family. Crematories require appropriate paperwork, and that “paperwork” requires access to official MA online systems that seem, on the surface, geared only for funeral directors. For instance, the online form for paying the required $100 Medical Examiners fee begins by asking for an account number and the name of the funeral director. The name of the next-of-kin or agent responsible for making the arrangements can be entered (but who would know that?). Peg Lorenz, a home funeral coach in central MA, and Linda Caron in Springfield both report that Steven Lancaster at the Medical Examiner's Financial Office in Boston (617-267-6767, ext. 2227) is helpful in guiding people through that form.

A social worker in Franklin County called FCAWM for help on behalf of a family that wanted to drive the body of their loved one directly to a crematory. For them, it was a religious requirement to accompany the body. Sandy relayed information about the complexities in MA. The social worker then found a good solution in Troy, NH. Cheshire Family Crematory (Tristatecrematory.net) deals directly with families and will arrange for the NH medical examiner to certify the body for $60. Note: There is a 48 hour waiting period in all New England states before cremation can take place.

Update from Rose Deskavich, spring 2017: She now recommends Casper Cremation Services, which handled her mother’s cremation promptly and gracefully. Rose tried to find a western MA option, gave up, and turned instead to this Boston area funeral home, which offers clear information online: www.caspercremation.com.
Aftermath of the Ryder Scandal

Three years have now passed since the state’s abrupt closure of the Ryder Funeral Home in South Hadley. The state Division of Professional Licensure suspended the license of owner William W. Ryder and shut down the funeral home when an inspection (May 2014) revealed improper handling of human remains. A flurry of news reports followed, and many lawsuits were filed by families upset by the failures of this funeral home.

On May 18, 2017, the Office of the Massachusetts Attorney General Maura Healey announced that the Ryder firm and its former director William W. Ryder have been ordered to pay $471,446 in restitution to families for mishandling human remains and for theft of money intended for funeral arrangements. Staff from that office will be contacting people known to have been defrauded by Ryder (about 110 customers). “Anyone else who believes they were taken advantage of by either Ryder or the funeral home should contact the Attorney General's consumer hotline at 617-727-8400.”

There have been many ramifications of this case. A previously reputable funeral home, which had served local families well for generations, lost the trust of the public. Families who had already signed contracts for future services by Ryder were thrust into a quandary, worried about what would happen next. Properly executed pre-paid contracts (e.g., in insurance policies or bank trusts) were still viable, protecting about $1.5 million of advance funds families had paid via Ryder, but those families still had to face the transfer of their arrangements to a different funeral home. Other funeral homes stepped forward to provide services. The Ryder property was sold. The Curran-O’Brien Funeral Home now operates at that South Hadley address.

In June 2014 Eileen Pratt, an FCAWM volunteer, wrote a Letter to the Editor of The Republican, thanking the paper for including Consumer Tips on Funeral Planning in their May 31 article about the alleged irregularities at Ryder. Her letter informed the public about consumer protections and education provided by FTC and by our organization. News media contacted us for information. Channel 22 and Channel 40 interviewed FCAWM President Sandy Ward. A publicized quote from Sandy piqued the interest of Morgan Mitchell, a funeral director in Easthampton, who called to learn why FCAWM cautions against pre-paid contracts. A fruitful meeting ensued, and from that evolved our Educational Forum on Legal and Financial Aspects of Funeral Planning (October 15, 2014) in which a funeral director, an elder law attorney, and a consumer advocate discussed pros and cons of “pre-need” contracts and other ways to put funds aside to cover funeral costs.

We also were invited to attend meetings of the state Board of Registration of Funeral Directing and Embalming (within the Division of Professional Licensure). That was a significant invitation! If you have read the 2011 book Final Rights by Josh Slocum and Lisa Carlson, especially the Massachusetts section in the appendix, you know that our representatives had NOT been welcome at such meetings in years past. But funeral directors on that board were anxious, in light of the Ryder scandal and another problem in the Boston area, to reform state regulations to close any loopholes that permitted abuse. Peter Stefan, senior member of that five-person board and owner of Graham Putnam & Mahoney Funeral Parlors, Worcester, proposed changes to the management of pre-need contracts, especially regarding the handling of funds. He lobbied to prevent funeral directors from holding, even temporarily, any pre-need monies. Morgan Mitchell, then Chair of that board, encouraged us to come and give input during the revision process.
The process of revision moved slowly, in halting steps. A draft started in 2014 languished for months, while state politics and leaders changed. Governor Patrick's term ended. Morgan Mitchell's term ended. A moratorium was placed on revisions. In March 2015, Governor Baker issued Executive Order 562 requiring many agencies of state government to review and revise their regulations. The Board of Funeral Directing and Embalming held a special public meeting on June 16, 2015 to solicit ideas and suggestions for potential revisions to 239 CMR 3.00-5.00, the regulations governing embalming and funeral directing. FCAWM members Carol Coan, Susie Maddern, and Sandy Ward attended. We met and talked with Carol Lindsay, the consumer representative on the Board. She was glad to learn about our organization.

A series of other meetings followed. During 2015 and 2016 we sent FCAWM volunteers to a number of Boston meetings and spent hours studying regulation documents in detail. Our colleagues in the Funeral Consumers Alliance of Eastern Massachusetts also followed this unfolding story and sometimes joined us or sent representatives on other days.

On October 11, 2016, Jasmine Tanguay of FCAEM (in photo, right) and Sandy Ward attended another meeting of the Board of Registration. At that point the proposed regulations had been finished, but no copies were yet available for review. The proposal needed to be reviewed by the Governor's office and by staff in some other levels of state government. One needs patience in this business…

The new regulations were eventually approved, signed, and posted on the official website of the Commonwealth. The effective date for most parts of the revised regulations was **January 27, 2017**. The new rules about pre-need contracts, however, come into effect on **July 27, 2017**.

You can find the complete regulations linked from this address:


- 239 CMR 3.00: Registration Requirements; Standards of Business and Professional Practice
- 239 CMR 4.00: Pre-Need Funeral Contracts and Arrangements
- 239 CMR 5.00: Continuing Education

**Thanking donors...**

Your contributions keep this consumer education and advocacy organization going. Your support is very much appreciated. FCAWM is a 501c3 nonprofit organization; your donations are tax deductible. *Thank you!*
Answering Phone Calls and Other Inquiries from the Public

A year ago, on June 6, 2016, we announced our new FCAWM phone number (413-376-4747) and began a new way of handling incoming calls. How has it worked? This phone number goes directly to a voicemail system, providing a recorded greeting to each caller:

“Hello and thank you for calling the Funeral Consumers Alliance of Western Massachusetts. A volunteer from this nonprofit organization will check messages several times a week. Please leave a clear message now. Thank you.”

The “smart” messaging system automatically sends an email notice to us (“You have received a new voicemail message from [phone number]”) with a link to the audio file of the caller’s message. Messages can be retrieved on any internet-connected computer or phone — a convenient flexibility. During this initial year, FCAWM President Sandy Ward has been the primary person responding to messages, though on occasion she has shifted this responsibility to Carol Coan or another FCAWM volunteer. Four of us receive the email notifications. It is simple to pass an inquiry to the person most knowledgeable about the question asked. Carol Coan, who for years received ALL phone inquiries on her home phone line, is very happy that this duty is now shared.

During the first six months, 23 voice messages arrived via our new phone system. Six were seeking information; four sought financial help; five needed assistance solving problems; three complained about “Funeral Advantage” ads; and several reported address changes to update our mailing list. Additional inquiries arrived in the mail, and via our website and FCAWM email address, but were not logged. In 2017 Sandy expanded the log to include all public inquiries regardless of how they arrive. She has logged 22 inquiries in the first five months of 2017; nine of those came via the phone system.

“Thank you so much. You’ve been a great help!” That comment came May 26 after a lengthy phone conversation and email follow-ups with a young woman seeking advice to help a family cope with an unexpected death. (The death occurred in MA; next-of-kin lived in another state, far away.)

“You gave me great information.” – comment of a satisfied caller in December. The phone message she had left for us is a good example of a typical inquiry to FCAWM: “I am calling on behalf of my father-in-law… who just recently passed away, very suddenly, and he was on Social Security. I am looking to see how to go about any benefits or assistance. Unfortunately he didn’t have any insurance. We’re just looking for assistance regarding his funeral. If someone could please give me a call back with any information on how to proceed, or what to do. This is all new to me, and to my husband.” Sandy called her right back, reassuring her that we could provide information about how to proceed, and how to keep costs down. She sounded very relieved. When asked whether she knew the preferences of her father-in-law (e.g., burial or cremation?), she answered clearly, “Yes, burial. He planned to be buried in the plot next to his wife.” She added, “We are meeting with the funeral director tonight.” Sandy then shared some tips to prepare her for that meeting. She was very thankful.

In the examples above, the callers learned about us via the internet, and were not actually from western Massachusetts. We make referrals, as appropriate, to other FCA affiliates. Sometimes our most helpful role is listening and empathizing, even when we cannot solve a problem. The most frustrating cases are when an expensive contract has already been signed with a funeral home, and then the family, unable to pay, calls seeking financial help. We can’t provide funds; we do provide education about options.
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

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THANK YOU!

Online Giving
We now accept donations and memberships via our website. You may donate by credit card or by e-check. Visit funeralconsumerswmass.org/join/donate.html

FCAWM board member Cecile Richard researched options for online giving and recommended the Qgiv system, which we tested and implemented in winter 2017.

Your contributions help us reproduce and distribute educational materials, including our brochures, newsletter and price reports, and cover other costs (phone, website) of serving the public. All of our funding comes from voluntary contributions.

Newsletters via Mail Chimp
This spring we have also begun a transition to the Mail Chimp system for managing our growing list of people and organizations opting to receive FCAWM newsletters via email.

If you wish to be added to our “e-only” list, please let us know via fcawmass@gmail.com or use the form above. Thank you. You’ll help us reduce postage and printing costs. Soon we hope to offer direct sign-ups via our website. With the Mail Chimp system, you will be able to opt in or out at any time and to update your email address, thus helping us maintain an accurate list.

Printed newsletters will continue to be produced and mailed (via bulk mail at the nonprofit rate) to FCAWM members who prefer print.
Save the date!

Sunday, October 15, 2017, 2:00-4:00 pm
Annual Meeting and Program
Rockridge Retirement Community, 25 Coles Meadow Rd, Northampton, Massachusetts

Answering Questions about Cemeteries

How far in advance to buy a plot? What is the likely cost of a plot? If my family has an extra plot, what are the options for selling or donating it? Who makes policy decisions about a cemetery? Who will maintain it? What monuments or ornaments are allowed? What are “opening and closing” costs and policies? Why do some cemeteries require “vaults” or grave liners? Who keeps track of burial records? What happens when a cemetery runs out of space? Could old plots be recycled, as is done in parts of Europe?

Come hear knowledgeable panelists answer these and related questions.
Watch for more details about this program in our Fall newsletter.