Annual Meeting & Program

Sunday, October 14, 2018, 2:00-4:00 pm

Rockridge Retirement Community
25 Coles Meadow Rd, Northampton, Massachusetts

Come hear about these significant developments:

Cemetery research: which cemeteries allow green burial? See a demonstration of the new online directory being created by Green Burial Massachusetts and FCAWM. Learn how you can help complete this project.

Family-directed death care: reminding Town Clerks of their role in helping families submit information to the Commonwealth’s Electronic Death Registration System.

Prices of funeral home services: our 2018 price comparison report is now complete. Come pickup a printed copy, or view the report online.

Idea for state-wide webpage: to provide clear information about MA rights and options, with links to FCAWM and FCAEM.

Light refreshments will be served.
Bring your friends. Bring your questions. We welcome questions and are glad to share what we have learned in this important volunteer work.

Funeral Home Prices in 2018

We have gathered and studied price lists from 54 funeral homes in our region, and compiled a chart to help you compare prices in these categories of funeral home services and products:

- Immediate Burial
- Direct Cremation
- Basic Services Fee
- Embalming
- Least Expensive Casket
- Least Expensive Vault

We augmented the chart this year to add answers to questions about Direct Cremation: Does that quoted price include the separate fee for the Crematory? Will it cover the $100 Medical Examiner’s fee? You will see that the most common answer is “No.” Don’t be fooled by a low-looking price that will leave your family with extra bills to pay.

Be sure to read the Definitions and Methods report that accompanies our chart, and the Notes that in some cases warn you of discrepancies from the (FTC-required) definitions of services.

Four funeral homes have posted their prices online. We give them an “A” in our notes. We wish that all funeral homes would do so. (Two years ago, we found only one online.)

Thirty funeral homes (out of 84 total) failed to reply to our survey. We’ve included their names, each marked “no reply.” Overall, we had a response rate of 64%. You can find the full report online via our website, in the Directory section:

www.funeralconsumerswmass.org/directory/2018-price-comparison.html
Green Burial Massachusetts
Cemetery Research Project update

Thanks to volunteers working this summer, the online directory of Massachusetts cemeteries is taking shape.

Judith Lorei, President of Green Burial MA, reports that seven volunteers have been gathering information from 16 towns so far. Two additional people are entering the collected information into an online database, which, as of mid-September, contains 58 entries. That’s a good start, but we’ll need more volunteers to reach ALL the towns.

Volunteers Still Needed!

Could YOU help? The task involves some online research and making phone calls to various towns or private organizations that run cemeteries, to ask specific questions (we provide a script) about their cemeteries, and record answers (on a form we provide). Could you contact several towns in YOUR county?

If so, please contact Judith: (617) 834-2594 or jlorei6@gmail.com. She will be able to tell you which towns haven’t yet been surveyed, and let you pick the ones you’re willing to contact.

Or you can contact us at fcawmass@gmail.com or leave phone message at (413) 376-4747.

Thank you!

Election of Trustees and Officers

Each October, at our Annual Meeting, we elect members to serve on our Board of Trustees. We encourage recruitment and election of interested persons who have not served before, to “annually reinvigorate” this organization, as stated in the Bylaws. Ideally, we should have 9 Trustees, electing 3 new ones (for 3-year terms) each year. When vacancies exist, we can elect people for 1-year or 2-year terms.

Perhaps YOU haven’t served before, and would like to be asked? We will ask for nominations from the floor during the meeting.

Last October Lynn Lovell stepped up during our meeting, agreeing to serve on the board for a year. We are happy that she now wishes to continue for another year.

Also up for re-election are Cecile Richard, Susie Maddern, and Sandy Ward. A potential new board member, Kate Mason, has agreed to run for a 3-year term. (Joanna Brown and Miryam Ehrlich Williamson are stepping down; Joan Pillsbury’s term continues.)

The Nominating Committee still seeks 3 more candidates. To maintain staggered terms, and fill the board, we’ll be voting for three people for 3-year terms (Kate, Cecile, and Susie), three for 2-year terms (Sandy, … and …) and two for 1-year terms (Lynn and …). See the openings available for NEW people? Consider joining us!

Slate of Officers for the coming year:
• President: Sandy Ward
• Vice-President: Cecile Richard
• Treasurer: Joan Pillsbury
• Secretary: …

We thank outgoing board members Joanna Brown and Miryam Ehrlich Williamson for their service of many years. We also want to remember Ceil Lewonchuk, long-time volunteer and former FCAWM board member, who died September 1; a celebration of her life was held September 22.
Caskets! Options for Buying Your Own

The Federal Trade Commission’s Funeral Rule requires that funeral homes permit YOU to provide a casket from a separate source without imposing any additional charge for doing so. As always, we recommend comparison shopping before making a purchase. Be sure that the casket retail outlet is, in fact, charging less than the funeral home would charge for a comparable item. Here are some local resources:

**Affordable Caskets & Urns** in the Three Rivers section of Palmer, MA. (413) 386-4946
Showroom open by appointment, including evenings, weekends. www.localcasketsandurns.com/

The owner, Lenny Weake, will arrange to meet you at the door (4 Springfield Street, Three Rivers) and escort you through the halls of the huge building to his showrooms on an upper floor (accessible by elevator).

You’ll see a wide assortment of caskets and urns displayed there, with clear price tags. He’ll arrange to deliver, when needed, the casket you select to the funeral home. (You won’t need to take it home and store it!).

Lenny has begun to add products suitable for green burials. He is committed to educating the public about rights and options. He’s organized a free workshop October 25, 7-9pm, at the Palmer Historic Cultural Center in Three Rivers, MA (see p. 7 for details).

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**Berkshire Gravesite Services** Pittsfield, MA. (413) 347-6766. www.berkshiregravesite.com
“In stock caskets will be delivered within 24 hours to any funeral home in Berkshire County.” See article in iBerkshire 9/17/18 “Pittsfield Couple Expanding Gravesite Business” [https://shar.es/a15RDr](https://shar.es/a15RDr)

Owner Matt Kudlate says, “Our goal is to provide our clients with the most cost effective funeral products with as little stress as possible. We are not salesmen, we're a family who has had more than our share of funerals to plan. We never push products on people and we never try to up sell or guilt people into buying anything. If someone requests just a cardboard box that's what they get and are given the utmost respect for their decision to do so.”

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There are also online vendors and some discount outlets, such as Costco, that do offer caskets. Be aware, however, that their sales practices may not be subject to the same consumer protection rules that Massachusetts funeral homes must follow under the Massachusetts Board of Registration of Embalmers and Funeral Directors or the Federal Trade Commission (FTC) Funeral Rule.

**Shop around! Save money. Consider alternatives. Build one yourself?**
Inspirations from the National FCA Biennial Conference
June 21-23, 2018 in Rochester, NY

Joshua Slocum, Executive Director, Funeral Consumers Alliance, spoke of FCA’s top public policy goal: to update the Federal Funeral Rule to require that funeral homes post their General Price Lists on the web. 2019 is the year when the Funeral Rule comes up for review and possible revision. “Getting prices online is a step towards helping consumers to help themselves.”

FCA has been working closely with Consumer Federation of America (CFA) to lobby for this much-needed change.

“We are going win this online battle,” proclaims Joshua.

“It will be a game changer.”

Keynote speaker Stephen Brobeck (right), Executive Director of CFA, emphasized that consumers these days expect to get prices online. “If we can get prices online, it will transform the marketplace; prices will drop.”

FCAWM and other affiliates of FCA will be asked to write letters, lobbying for this necessary change. The Funeral Rule has not be updated in over 30 years.

This conference included many workshops. Examples: Dying in America: Cultural Insights from Refugees and Immigrant Populations; Writing a Journalistic Obituary; and Blended Funerals: Doing It Yourself With Some Professional Help.

Noor Rabah, newly elected to the FCA Board, impressed us with stories of his experiences helping hundreds of Muslim families with appropriate funeral services each year. His nonprofit Muslim Funeral Services (Brooklyn, NY) provides same day/next day funerals in the Tri-State area. He also coordinates The Janazah Project, which started as a simple funeral fund for needy families. “The news would reach the community that a Muslim family was afflicted with a death of a loved one and that the family is unable to pay the funeral bill. So a group of blessed brothers and sisters would donate hundreds of dollars at a time to take care of that funeral bill.” Noor recommends this model; the generosity of the community covers the necessary expenses.

In Rochester we learned of another very wise, generous project: The Dignity Project at Memorials Co-op. It is a life-skills reentry training program that teaches the homeless and others to build caskets and urns, which are then given to the less fortunate. We toured the shop and saw beautifully crafted products, adorned with artwork. See https://www.memorials-co-op-ink.com/

For more about this remarkable conference, including photos and links to some of the presentations, visit the FCA website: https://funerals.org/conference-2018/

Read on (next page) about how this conference inspired our Massachusetts contingent.
MASSACHUSETTS Collaborations

FCA of Western Massachusetts was well represented at the national conference, with Cecile Richard, Carol Coan, Randee Laikind, and Sandy Ward participating. Emily Miller, a death doula from Greenfield, also attended.

FCA of Eastern Massachusetts had four attendees: Patti Muldoon, Bill Thomson, Heather Massey, and Ruth Faas. Patti is the in-coming President of FCAEM. She and Bill invited us to a Massachusetts social hour. We had fun together and generated good ideas for on-going collaborations. Photo of Patti and Sandy —>

Sandy and Heather proposed a state-wide website that could answer questions about rights and options in Massachusetts, and refer to regional affiliates for local information (e.g., our prices lists), problem-solving, and speakers. En route to Rochester by train, sitting together for hours, they had brainstormed ideas for content that would be relevant on such a website. Sandy proposed selecting a simple address that would be easy to remember: FuneralsMA.org. The MA group at the conference applauded the idea and urged Sandy to pursue registration of that domain name for our future use. (Done! Reserved for two years.) We might title it “Funeral Information for Massachusetts Residents.” Suggestions – and volunteer website designers/builders – welcome.

On October 24 and 25, at the annual MA Councils on Aging Conference, Heather and Sandy will jointly staff a table in the Exhibit Hall. We will also co-teach, with Jasmine Tanguay and Eva Moseley of FCAEM, a workshop titled “What You Need to Know About Funerals: Options and Choices.”

Another MA collaboration is underway, led by Green Burial Massachusetts (GBM) with volunteers drawn from GBM, FCAWM and FCAEM. We are creating a new tool for consumers, a way to learn which cemeteries in Massachusetts allow green, or natural, burial. The result will be a searchable online DIRECTORY of all cemeteries that actively sell plots, with contact information and notes about whether green burials are allowed, and if so, whether put in a separate place and whether open to non-residents. (To finish this by New Years as intended, we’ll certainly need more volunteers. See page 2, column 1.)

We look forward to many future collaborations.
Helping Children and Teens Deal with Death
by Shelly Bathe Lenn, Bereavement Coordinator, Cooley Dickinson VNA & Hospice
and The Garden: A Center for Grieving Children and Teens

Talking about death with children can be hard and make us feel uncomfortable. No one wants to think about a child experiencing the death of someone close. However, at The Garden we feel death can be a teachable moment. Children’s books are great tools to break down barriers for helping children learn about death and dying. We suggest making a visit to your local library to check out their selection of fiction and nonfiction books on death written for young audiences. Here are two examples.

Ben's Flying Flowers, by Inger M. Maier, is a book about the death of a boy who was a son and brother. Ben had a terminal illness, though it remained unnamed. The book explores the emotions of the family before and after Ben’s death. It shows some common reactions to losing someone.

At the end of the book, the author offers “notes to parents” which include explaining death to a child, common emotions and behaviors, reinforcing family connection and reassurances, and practice coping techniques. Clear and simple language is used throughout to explore these concepts.

I Remember Miss Perry, by Pat Brisson, is a book about a beloved teacher who died suddenly in a car accident. The book uses clear and simple language to explore the children’s emotions such as “Miss Perry died in the accident.” The children share fond memories about their beloved teacher--both individually and as a class.

The Garden: A Center for Grieving Children and Teens, a program of Cooley Dickinson VNA & Hospice, exists to provide support groups & grief education to grieving children, teens and their families whose lives have been disrupted by death. There are no limits on how, when or where the death occurred. The Garden aims to create a place for children and adults to grieve in a supportive and understanding environment. Society often fails to recognize or fulfill people’s needs during this difficult time.

Children respond differently to death than adults, but they grieve as much as any grownup and benefit from a caring, knowledgeable environment. At The Garden, our focus is the child – and our programs and discussion groups are geared toward helping young people identify and share their feelings and begin the healing process. Yet the program is for the whole family; while groups of children get together to share stories, feelings, and memories with each other, parents and guardians meet separately for a chance to discuss their own concerns facing them and their families.

If you or someone you know might benefit from services at The Garden, please contact Shelly Bathe Lenn at (413) 582-5312. See example, on next page, of a program by The Garden at a local library.
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!

**A Free Workshop in Palmer area**

Lenny Weake, owner of Affordable Caskets and Urns, has organized an educational program for the public:

**Things You Need to Know Before You Go:**

_Dying Without It Costing You an Arm and a Leg_

**October 25, 2018, 7-9pm** _FREE_

Palmer Historical Cultural Center
2072 Main Street, Three Rivers, MA

For reservations and/or questions 413-386-4946

Please join us for a relaxing and enlightening evening with several different presenters. Topics: End of life choices; Your Rights When it Comes to Buying Funeral Goods & Services; The Ins & Outs of Planning a Funeral; Your Legal Rights to Care for Your Own Dead; Green Burial options

**THIS EVENT WILL DISPEL MANY OF THE AGE OLD INDUSTRY MYTHS**
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**Volunteer Opportunities** (page 2)
Cemetery Research - short-term, this fall
Board of Trustees positions - one year or more

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