



Funeral Consumers Alliance of Western Massachusetts

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2010 Funeral Home Price Survey

Every two years FCAWM surveys funeral homes in Western Massachusetts to obtain General Price Lists (GPL). Funeral homes are required by the Federal Trade Commission's Funeral Rule (revised 1994) to provide a General Price List to anyone who visits in person and inquires about funeral services and to provide specific prices if they are requested by phone. Funeral homes are not required to respond to phone or written inquiries. In April 2010 FCAWM trustees and volunteers sent a letter to each funeral home in Western Massachusetts. Throughout the summer members made follow-up phone calls and some visits to funeral homes requesting a copy of their General Price List. We received replies from 62 of the funeral homes in Western Massachusetts. Twenty-six funeral homes did not reply. A complete list of all the funeral homes may be found on our website. If anyone receives a GPL from any funeral home that did not reply to our survey, please forward the GPL to FCAWM and we will include the data on our website.

IMPORTANT:

It is NOT possible to do an exact comparison of funeral home pricing.

- 1. Funeral homes vary in the way they list prices and in the use of terms.*
- 2. Not all Western Massachusetts funeral home price lists conform 100% to the Federal Trade Commission's Funeral Rule of 1984 (revised in 1994).*
- 3. GPLs typically state that prices are "subject to change without notice" and do not include the prices of all of the goods and services that may be arranged for through the funeral home.*
- 4. Funeral homes typically offer package prices for certain combinations of goods and services and may offer lower prices in special circumstances.*
- 5. Our comparison focuses on only six categories of prices, selected to be of greatest interest to our members and/or to highlight the most significant areas of price variability.*
- 6. Use this survey only as a rough guide to area funeral home prices prior to visiting those in which you are most interested. Remember also that price is not the only factor to be considered in selecting a funeral home. Funeral home contact information may be found on our website or in the phone book.*

DEFINITIONS of the six price categories listed in our price list:

1. IMMEDIATE BURIAL - disposition of human remains by burial, without formal viewing, visitation, or ceremony. It should be less expensive than a full funeral and consistent with the reduced funeral home services required. The price includes a reduced "basic services fee" (see explanation below). The GPL must specify the services provided as part of an Immediate Burial option (typically, these include removal of remains to the funeral home, basic services of funeral director and staff, a proportionate share of overhead cost, necessary authorizations and transportation to cemetery). The purchaser of the Immediate Burial option is free to select additional services at the prices listed in the GPL. The Immediate Burial price in the GPL usually does NOT include cemetery-related costs for a grave liner or opening and closing the grave. The GPL must list at least two price options, depending on whether the funeral home or the consumer provides the alternative container (most often made of fiberboard or unfinished wood) or casket. The price used in our survey is for the option in which the consumer provides the alternative container or casket.

2. DIRECT CREMATION - a disposition of human remains by cremation, "without formal viewing, visitation, or ceremony" (from FTC Funeral Rule Definition). It should be less expensive than a full funeral or immediate burial and consistent with the reduced funeral home services required. The price includes a reduced "basic services fee" (see explanation below). The GPL must specify the services provided as part of a Direct Cremation option (typically, these include removal of remains to the funeral home, basic services of funeral director and staff, a proportionate share of overhead cost, necessary authorizations and transportation to crematory). The purchaser of the Direct Cremation option is free to select additional services at the prices listed in the GPL. The Direct Cremation price usually does NOT include the crematory charge for actually performing the cremation or any cemetery-related charges (e.g. if the ashes are to be buried or placed in a columbarium niche). It often does not even include the mandatory medical examiner's fee (worth \$75 to several hundred dollars). The GPL must list at least two price options, depending on whether the funeral home or the consumer provides the alternative container (most often made of fiberboard or unfinished wood) or casket. The price used in our survey is for the option in which the consumer provides the alternative container or casket.

3. BASIC SERVICES FEE - includes services that are common to virtually all forms of disposition or arrangements that the funeral home offers, such as conducting the arrangements conference, securing the necessary permits, preparing the notices, sheltering of remains, and coordinating the arrangements with the cemetery, crematory, or other third parties. This fee also includes general overhead costs of operation. For arrangements other than Direct Cremation, Immediate Burial, and Forwarding or Receiving remains to/from another funeral home, each funeral home's GPL must list a separate "basic services fee". The separate "basic services fee" is often a major factor in the total cost of a full funeral. The costs of certain other goods and services must be listed separately on the GPL and, if selected, their costs will be added to the separate basic services fee. These selections include: Transfer of remains to funeral home; Embalming; Other preparation of the body; Use of facilities and staff for viewing; Use of facilities and staff for funeral ceremony; Use of facilities and staff for memorial service;

Use of equipment and staff for graveside service; Hearse; Limousine; Casket; Outer burial container.

4. EMBALMING - not required by law in Massachusetts, but is required by most funeral homes if you select certain arrangements such as a funeral with viewing of the body. If you do not want embalming, you have the right to choose an arrangement that does not require it, such as direct cremation or immediate burial.

5. LEAST CASKET - the least expensive casket listed by the funeral home in its required price range statement or casket price list. Because of the Funeral Rule, funeral homes are not allowed to penalize you if you purchase a casket elsewhere and have it delivered to them. One independent retail provider in Western Massachusetts is Manufacturer's Discount Casket Outlet in Agawam.

6. LEAST OUTER CONTAINER - the least expensive outer burial container listed by the funeral home in its required price range statement or outer burial container price list. An outer burial container (usually concrete) is what the casket is lowered into during burial. An outer burial container is not required by law in Massachusetts, but is required by most cemeteries to prevent the ground from sinking over the casket location. A grave liner (with no bottom) is less expensive than a grave vault (surrounds the casket on all sides). Purchase is usually through the funeral home rather than the cemetery.

OTHER POSSIBLE COSTS TO CONSIDER (not required to be in the GPL, but may be found there, or may be discussed as part of the arrangements meeting with the funeral director):

- Attendance book, stationery, cards (if you don't supply your own)
- Church/clergy donation
- Newspaper obituary (some paid newspaper obituaries involve charges by the word, option to add photo)
- Certified Death Certificate, multiple copies (fee varies by city/town in which the person died)
- After-funeral gathering
- Cost of donation of body to medical school (if not covered by the medical school).

*[Download Spreadsheet,
which prints in landscape format.]*

**2010 price list compiled from General Price Lists (GPLs) submitted by funeral homes to FCAWM; funeral homes not listed did not submit GPLs
Sorted by NAME of Funeral Home**

| Funeral Home Name 2010 | Notes* | Town | County | Effective | Immediate Burial | Direct Cremation | Basic Services | Embalming | Least Casket | Least Outer |
|--|---------------|------------------|---------------|------------------|-------------------------|-------------------------|-----------------------|------------------|---------------------|--------------------|
| Ahearn Funeral Home, Inc. | | Northampton | Hampshire | 7/1/10 | 1800 | 1650 | 1600 | 575 | 750 | 625 |
| Ascher-Zimmerman Funeral Home, Inc. | e | Springfield | Hampden | 10/1/09 | | 2695 | 2795 | 500 | 695 | 695 |
| Barry J. Farrell Funeral Home | | Holyoke | Hampden | 7/1/10 | 2250 | 2145 | 1595 | 550 | 595 | 300 |
| Bartlett-Wellington, Inc. Funeral Service | a e | Dalton | Berkshire | 1/1/10 | 2710 | 2500 | 1985 | 500 | | |
| Beers & Story Funeral Home & Crematory Service | | Palmer | Hampden | 1/1/08 | 2545 | 2545 | 1895 | 875 | 850 | 850 |
| Beers & Story Funeral Home & Crematory Service | | Belchertown | Hampshire | 1/1/08 | 2545 | 2545 | 1895 | 875 | 850 | 850 |
| Beers & Story Funeral Home & Crematory Service | | South Hadley | Hampshire | 1/1/08 | 2545 | 2545 | 1895 | 875 | 850 | 850 |
| Belanger Funeral Home | b | Three Rivers | Hampden | 3/1/09 | 3050 | 2850 | 1850 | 500 | 895 | 750 |
| Birches-Roy Funeral Home | b | Great Barrington | Berkshire | 1/1/10 | 2185 | 1560 | 1500 | 500 | 795 | 995 |
| Boucher-O'Brien Funeral Home | a | Easthampton | Hampshire | 4/1/09 | 2250 | 1475 | 1650 | 550 | 650 | 670 |
| Cebula Funeral Home | | Ware | Hampshire | 1/1/10 | 2500 | 1895 | 1947 | 660 | 769 | 638 |
| Charbonneau Funeral Home | | Ware | Hampshire | 1/1/10 | 3200 | 2500 | 2500 | 500 | 350 | 685 |
| Cierpial Memorial Funeral Homes, Inc. | e | Chicopee | Hampshire | 1/1/10 | | | 1750 | 550 | 495 | 800 |
| Cierpial Memorial Funeral Homes, Inc. | e | Chicopee | Hampshire | 1/1/10 | | | 1750 | 550 | 495 | 800 |
| Corridan Funeral Home | | Chicopee | Hampshire | 1/1/10 | 2150 | 2150 | 1850 | 600 | 925 | 925 |
| Curran and Jones Funeral Home | | Agawam | Hampden | 6/14/07 | 2075 | 2050 | 1795 | 595 | 1095 | 795 |
| Curran and Jones Funeral Home | | West Springfield | Hampden | 6/14/07 | 2075 | 2050 | 1795 | 595 | 1095 | 795 |
| Czelusniak Funeral Homes | | Holyoke | Hampden | 1/1/10 | 1995 | 1995 | 1050 | 425 | 350 | 695 |
| Dery Funeral Home | | Cheshire | Berkshire | 2/1/08 | 1480 | 1435 | 1675 | 675 | 695 | 795 |
| Dery Funeral Home | | Dalton | Berkshire | 2/1/08 | 1480 | 1435 | 1675 | 675 | 695 | 795 |
| Dery Funeral Home | | Pittsfield | Berkshire | 2/1/08 | 1480 | 1435 | 1675 | 675 | 695 | 795 |
| Devanny-Condron Funeral Home | | Pittsfield | Berkshire | 2/1/10 | 2770 | 1570 | 2195 | 795 | 1595 | 1495 |
| Dickinson-Streeter Funeral Services, Inc. | a | Springfield | Hampden | 10/1/09 | 2150 | 2470 | 1355 | 875 | 1195 | 835 |
| Dillon & Edward F. Day Funeral Home | b e | Holyoke | Hampden | 7/25/08 | 2555 | 2090 | 1580 | 625 | | |
| Drozdal Funeral Home | e | South Deerfield | Franklin | 6/1/09 | 2750 | 1470 | 1675 | 575 | 695 | |
| Drozdal Funeral Home | e | Northampton | Hampshire | 6/1/09 | 2750 | 1470 | 1675 | 575 | 695 | |
| Flynn & Dagnoli Funeral Homes | | North Adams | Berkshire | 1/1/10 | 2740 | 2595 | 1895 | 460 | 795 | 895 |
| Flynn & Dagnoli Funeral Homes | | North Adams | Berkshire | 1/1/10 | 2740 | 2595 | 1895 | 460 | 795 | 895 |
| Flynn & Dagnoli-Bencivenga Funeral Home | | Pittsfield | Berkshire | 1/1/10 | 2595 | 2445 | 1795 | 460 | 895 | 895 |
| Graham Funeral Home | | Easthampton | Hampshire | 4/1/10 | 2100 | 1700 | 1550 | 650 | 895 | 895 |
| Grise Funeral Home | a | Chicopee | Hampden | 1/1/08 | 1850 | 1720 | 1995 | 450 | 895 | 850 |
| Harrell Funeral Home, Inc. | c | Springfield | Hampden | 1/2/10 | 1983 | 1983 | 2410 | 525 | 695 | 645 |
| Henderson Funeral Home, Inc. | f | Springfield | Hampden | 10/1/09 | 1520 | 1895 | 1800 | 750 | 675 | 975 |
| Hobert Funeral Home | d e | Holyoke | Hampden | 4/28/10 | | 1375 | 820 | 375 | 1700 | |
| Johnson Funeral Home | e | Shelburne Falls | Franklin | 1/1/10 | 1410 | 1690 | 1270 | 420 | 710 | 995 |
| Kapinos-Mazur Funeral Home | f | Ludlow | Hampden | 9/1/10 | 1995 | 1995 | 1995 | 650 | 529 | 825 |
| Kidder Funeral Home, Inc. | f | Northfield | Franklin | 5/1/08 | 2405 | 2590 | 1595 | 425 | 795 | 995 |
| Kostanski Funeral Home, Inc. | | Greenfield | Franklin | 12/1/08 | 2240 | 2365 | 1495 | 495 | 750 | 1175 |

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Sorted by NAME of Funeral Home**

| Funeral Home Name 2010 | Notes* | Town | County | Effective | Immediate Burial | Direct Cremation | Basic Services | Embalming | Least Casket | Least Outer |
|---|---------------|------------------|---------------|------------------|-------------------------|-------------------------|-----------------------|------------------|---------------------|--------------------|
| Kostanski Funeral Home, Inc. | | Turners Falls | Franklin | 12/1/08 | 2240 | 2365 | 1495 | 495 | 750 | 1175 |
| Kozikowski Funeral Home | | Chicopee | Hampden | 5/15/10 | 1700 | 1680 | 2000 | 600 | 350 | 450 |
| La Rosa Funeral Home, Inc. | | Holyoke | Hampden | 2/24/09 | 1500 | 1500 | 295 | 1195 | 795 | 595 |
| McBride Funeral Service | d e | Adams | Berkshire | | 1310 | 1625 | 755 | 400 | | |
| McCarthy Funeral Homes | b | Greenfield | Franklin | 3/10/09 | 2725 | 2855 | 1550 | 595 | 350 | 1395 |
| McCarthy Funeral Homes | b | Turners Falls | Franklin | 3/10/09 | 2725 | 2855 | 1550 | 595 | 350 | 1395 |
| Messier Funeral Home | | Holyoke | Hampden | 10/1/10 | 3510 | 3565 | 2260 | 775 | 995 | 895 |
| New England Funeral & Cremation Center, LLC | b | Springfield | Hampden | 7/7/09 | 2400 | 1520 | 1700 | 450 | 575 | 900 |
| North End Funeral Home & Cremations | b | Springfield | Hampden | 10/1/09 | 1795 | 1600 | 1400 | 500 | 850 | 895 |
| Nowak Funeral & Cremation Services | b | Springfield | Hampden | 7/1/08 | 2500 | 1800 | 1800 | 475 | 575 | 900 |
| Paciorek Funeral Home, Inc. | | Adams | Berkshire | 1/1/08 | 1595 | 1595 | 1595 | 375 | 895 | 1060 |
| Pease and Gay Funeral Service, Inc. | a | Northampton | Hampshire | 2/1/10 | 2205 | 1820 | 1355 | 775 | 750 | 835 |
| Puerta Del Cielo Funeral Home, Inc. | b | Springfield | Hampden | 10/1/09 | 1795 | 1600 | 1400 | 500 | 850 | 895 |
| Smith-Kelleher Funeral Home and Cremation Service | | Greenfield | Franklin | 6/1/10 | 1790 | 2375 | 1335 | 540 | 750 | 825 |
| Smith-Kelleher Funeral Home and Cremation Service | | Shelburne Falls | Franklin | 6/1/10 | 1790 | 2375 | 1335 | 540 | 750 | 825 |
| St. Pierre-Phaneuf Aldenville Funeral Chapels | b | Chicopee | Hampden | 3/1/09 | 3050 | 2850 | 1850 | 500 | 895 | 750 |
| St. Pierre-Phaneuf Fairview Chapels | b | Chicopee | Hampden | 3/1/09 | 3050 | 2850 | 1850 | 500 | 895 | 750 |
| St. Pierre-Phaneuf Springfield Chapels | b | Springfield | Hampden | 3/1/09 | 3050 | 2850 | 1850 | 500 | 895 | 750 |
| Toomey-O'Brien | b | West Springfield | Hampden | 1/1/10 | 1775 | 2225 | 1495 | 625 | 895 | 695 |
| Walker Funeral Home | b | Greenfield | Franklin | 1/15/10 | 2145 | 2010 | 1630 | 470 | 765 | 880 |
| Wellington, Inc. Funeral Services | a e | Pittsfield | Berkshire | 1/1/10 | 2710 | 2500 | 1985 | 500 | | |
| Wilbraham Funeral Home | b | Wilbraham | Hampden | 2/1/09 | 1995 | 2095 | 1495 | 625 | 895 | 895 |
| Witty's Funeral Home | a b | Orange | Franklin | 1/1/10 | 2150 | 2150 | 1695 | 375 | 995 | 1200 |
| Wrisley Funeral Home, Inc. | d e | South Deerfield | Franklin | 7/2/05 | | 1295 | 1480 | 425 | | |

*** Important Explanatory Notes Regarding Prices**

- (a)** Direct Cremation price also includes crematory fee and/or medical examiner fee (*worth \$100 to several hundred dollars*).
- (b)** Description of services for Direct Cremation and/or Immediate Burial differs from definitions used by FCAWM in 2010.
- (c)** The services covered by the "Basic Services Fee" are not adequately described in this General Price List.
- (d)** What was submitted is not a General Price List; it is either a Statement of Goods & Services Selected and Payment Agreement or Schedule of Basic Standard Package Services. It would be a violation of FTC rules if this were given to someone in place of an actual General Price List.
- (e)** Blank spaces indicate that the missing information was not provided in the GPL.
- (f)** Direct Cremation and/or Immediate Burial appear to include a charge for use of purchaser-provided alternative container or casket.