



# FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

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

Newsletter

Fall 2012

## ANNUAL PROGRAM 2012:

Sunday, October 21, 2012

2:00 - 4:00 p.m.

Clarion Hotel

1 Atwood Drive, Northampton, MA

Brief Business Meeting  
to elect Trustees and Officers  
(see slate of nominees, p. 2)

and Program

## Laughing in the Face of Death: Funny Films for Funeral Planning

a film clip talk by Gail Rubin



## Introducing Gail Rubin

Our speaker, Gail Rubin, helps start funeral planning conversations with humor. She is a well-known author and experienced planner of life cycle events. She has attended, planned, and spoken at many funerals and memorial services, especially in Albuquerque, New Mexico, where she lives.

Nationally known for her creative ways of engaging people in discussions of end-of-life issues, she has created a game for couples, and she regularly writes about funerals that she has attended. (See p. 6 for her “30 Funerals in 30 Days Challenge.”)

Years ago while writing a newspaper column “Matchings, Hatchings and Dispatchings,” she learned that columns on death elicited the greatest reader response. She then created a blog to provide information, inspiration and tools to facilitate pre-need funeral planning: The Family Plot Blog.

Her book, *[A Good Goodbye: Funeral Planning for Those Who Don't Plan to Die](#)*, won Best of Show for the 2011 New Mexico Book Award and was a finalist in *ForeWord Reviews'* 2010 Book of the Year Award in the Family and Relationships category.

Using gentle humor and clips from comedy films and TV programs, Ms. Rubin will provide ways to begin a conversation on one of the most emotional and expensive issues families face. A question and answer period will follow the film clip talk.

Gail will be a guest at my home Oct. 20-23, her first visit to New England. If you are unable to attend the Program on Oct 21, you might be able to hear her at other venues, especially in Holyoke. For instance, she will give a book talk and sign copies of *[A Good Goodbye](#)* at the Holyoke Public Library on Monday evening October 22. Contact me for details at 413-532-4306 or [sandy@nonotuck.us](mailto:sandy@nonotuck.us).

-- Sandy Ward

## Candidates for Election on October 21

The candidates listed below have been nominated and have agreed to serve if elected at our Annual Meeting:

Officers for the coming year

- President - Sandy Ward
- Vice-President - Neal Jameson
- Treasurer - Dennis Pillsbury
- Secretary - Joan Pillsbury

Board of Trustees

- 3-year term: Bruce Callahan
- 3-year term: Susie Maddern
- 3-year term: (open)
- 2-year term: Dennis Pillsbury
- 1-year term: Sandy Ward
- 1-year term: Miryam Williamson

NOTE: Nominations for Trustees or any of the officer positions may be made from the floor during the meeting.

Please contact Sandy Ward at 413-532-4306 or [sandy@nonotuck.us](mailto:sandy@nonotuck.us) if you have questions about these roles or wish to nominate a candidate for any of the above positions. THANK YOU.

The Board now meets only every other month, conserving gas and time of our volunteer trustees. We communicate by email or phone as needed between meetings. The meetings are usually held at the Rockridge Retirement Community in Northampton, MA.



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[www.FuneralConsumersWMAss.org](http://www.FuneralConsumersWMAss.org)  
Editor for 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.

## President's Report by Sandy Ward

I am pleased that we have an almost full slate of candidates for our Board of Trustees. Building the board has been a top priority since the uncertain days in 2009 when this organization came close to folding for lack of volunteers willing to serve as Trustees. We have moved forward and now have recruited strong candidates to help us continue fulfilling our mission. This is important work.

Thanks to the leadership and diligent efforts of Joan Pillsbury and other volunteers, we now have an updated Funeral Home Price Survey, which our webmaster, Ed Brown, has formatted for easy printing from the web. See the next page for more about our 2012 Price Survey.

I'm looking forward to our program with author Gail Rubin. I had bought and read her book last year, and then received a clever mailing from her that began, "Sandra, what are you doing Oct 30?" announcing October 30 as Create a Great Funeral Day, adding, "No, I didn't create it, but hope you'll take a moment to talk to those you love and let them know at least the basics of what you might want -- not if, but when the time comes." She sent a link to a video of a recent TV interview, which I watched with interest. I thought that she would be a dynamic speaker for FCAWM someday, so I wrote asking if she'd consider coming to New England. Yes! Thus began the planning for this year's annual meeting and program. I hope you'll join me on October 21 to welcome Gail Rubin and hear her in person.



## Supporting FCA

The Funeral Consumers Alliance, of which we are an affiliate, works at the national level to expand families' choices and control over funeral options. FCA Executive Director Josh Slocum is a leading spokesperson on behalf of funeral consumers. FCA monitors funeral industry practices, exposes abuses, and advocates for legal and regulatory reform.

YOU, as a supporter of FCAWM, are considered a member of the national FCA and have rights to transfer to other affiliates whenever you move. Consider becoming a "Friend of FCA" by making a tax deductible gift at <http://www.funerals.org/donate>.

The FCA website is an important resource for us and for the public, offering downloadable pamphlets and links to various death-related websites as well as summaries of news related to the funeral industry.

## 2012 PRICE SURVEY

The 2012 Funeral Home Price Survey is now available!  
The complete results may be viewed at (and printed from) our website:  
[www.FuneralConsumersWMass.org](http://www.FuneralConsumersWMass.org)

You may select the results arranged by Name, by Town, by County, or ranked in order of cost of any of six selected services or products. A printed version arranged by name will be available at our Annual Meeting, and can be sent on request (please include a stamped self-addressed envelope).

Here is the range of prices that funeral homes reported to us in spring 2012:

Categories	Range of Prices
Immediate burial	\$1460 to 4070
Direct cremation	\$1400 to 4070
Basic fee	\$920 to 2995
Embalming	\$325 to 825
Least expensive casket	\$125 to 2100
Least expensive outer container	\$500 to 1225

Background and Methods: Every two years FCAWM surveys funeral homes in Western Massachusetts to obtain General Price Lists. Funeral homes are required by the Federal Trade Commission's Funeral Rule (revised 1994) to provide a General Price List (GPL) to anyone who visits in person and inquires about funeral services and to provide specific prices if they are requested by phone. In March 2012 FCAWM trustees and volunteers sent a letter to each funeral home in Western Massachusetts. We received replies from 46 funeral homes, including seven that we had not heard from in 2010. Forty eight funeral homes did not reply; we decided not to make follow up phone calls to non-respondents. A complete list of all the funeral homes, with updated contact information, is available on our website. Three funeral homes have closed, two funeral directors have retired, and some businesses have consolidated sites.

**It pays to shop around! Shopping for a funeral when you don't need one is better than when you do.** Use the FCAWM survey only as a rough guide to area funeral home prices prior to visiting those in which you are most interested. Remember that price is not the only factor to be considered in selecting a funeral home.

**Note:** 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. General Price Lists typically state that prices are "subject to change without notice" and do not include prices of all of the goods and services that may be offered.
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.

## Questions about our Price Survey

### Why isn't the Basic Fee listed first?

The Immediate Burial and Direct Cremation costs are presented first (before the Basic Services fee) for several important reasons:

- 1) Immediate Burial and Direct Cremation costs DO NOT require consumer payment of the full Basic Services fee listed. This is because they require fewer services and, therefore, have a proportional basic fee component already calculated into the stated fees. Putting the full Basic Fee first might mislead the reader into falsely thinking that this fee must always be paid.
- 2) The Basic Services fee DOES have to be paid in full by most consumers who select items in the following categories (Embalming, Least Casket, Least Outer Container) that are normally associated with a "traditional" funeral.
- 3) Most people who have, historically, been the most interested in FCAWM have been looking for an alternative to the "traditional" funeral. Therefore, we list Immediate Burial and Direct Cremation first.

### Are Crematories included?

No. We only surveyed funeral homes.

### Are Cemeteries included?

No, only funeral homes.

### Why not add Crematories and Cemeteries?

- 1) Crematories and cemeteries are not regulated in the same way as funeral homes. The FTC's Funeral Rule requiring General Price Lists does not apply to them. (Extending the Federal Funeral Rule is an important cause that we support, but it hasn't happened yet.)
- 2) We would need a different approach and more volunteers to investigate the prices at all the crematories and cemeteries in our region. (See below for brief reports from two volunteers.)
- 3) In Massachusetts, most crematories do not deal directly with the public. They work with, but are separate (by law) from, funeral homes.

### Does "Direct Cremation" include costs charged by the crematory?

Good question! The funeral home's Direct Cremation price usually does NOT include the crematory charge for actually performing the cremation or any cemetery-related charges (e.g., if the remains are to be buried or placed in a columbarium niche). It often does not even include the mandatory medical examiner's fee. The General Price List 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 reported in our survey is for the option in which you provide the alternative container or casket (at your own cost).

## CREMATION

*We are working on revising our handout (and website information) about cremation options. If you would like to help, or have information to share, please contact us at 413-774-2320.*

*One of our long-time members has written an article about recent experience with his wife's cremation, arranged via a funeral home; see "The Devil is in the Details" (next page). Two other members have made inquiries at crematories that do work directly with families in our region:*

- *Pittsfield Cemetery and Crematory, Pittsfield, MA (413) 477-9753*
- *Eternal Blessings Cremation Service, Guilford, VT (877) 747-9443*

*Eternal Blessings Cremation Service offers two levels of service: \$1595 Comprehensive Western Massachusetts Cremation Package (including body pickup, legal paperwork, medical examiners fee, cremation, cremation container, an urn, 2 death certificates, 2 cremation certificates and an administrative fee) or a \$800 cremation (you do all the legwork, paperwork and transporting, but they guide you step-by-step through the process).*

*Pittsfield Cemetery and Crematory charges \$545 for cremation, but you must handle the necessary legal paperwork. The death certificate and the Disposition, Removal, and Transportation permit must be in the crematory office the day before. Medical devices such as pacemakers and artificial limbs are not to enter the cremation chamber. Cremation is done using a sturdy container with a wooden bottom. The container you provide must be smaller than 22" high x 36" wide x 90" long. Cremation (only on weekdays) takes several hours and the remains are available the next day.*

## **The Devil is in the Details, or the Value of Preplanning** by H. Douglas Barnshaw, MD

In June 2012 it became clear that my wife was going to die within days and I needed to make decisions quickly. I had researched options five years ago and thought I knew what I was doing. I chose to have my wife cremated using the basic services of a funeral home, at a cost of \$1,895. But I learned that there were other costs I hadn't anticipated; the total "final" costs came to \$4900. Her body was handled with dignity, everything was done professionally and we had a wonderful memorial service. Fortunately, this cost was not a problem for me, but additional planning in advance would have saved money. I've written this article to share what I learned.

Summary: Basic Service \$1895; Obituary notice \$390; Special Charges \$160; Crematory fee \$330; Scheduled cremation \$575; Urns \$375; Memorial service \$755; Marker \$400. Grand total = \$4900.

Obituary Notice: I chose to write a "short one" for the newspaper including a colored photo and referring to the funeral home site for a longer version. I included an address for making a donation and then the funeral home included their address. *Not having a photo, or using a black and white photo and sending in the notice yourself without the address of the Funeral Home would save money.*

Special charges included medical examiner and death certificates. *These can't be avoided.*

Organ donation: Because my wife died of dementia, I donated her brain to U. of Pennsylvania Dementia Research Center. They came all the way up and "harvested" her brain and will send me a report, all for no cost. *Making such a donation needs to be decided before hand if possible and discussed with the funeral home.*

Cremation: Sounds simple, but I found that it isn't. First a container is needed to take the body from the funeral home to the crematorium. I don't know what I paid since it was included in the basic funeral home fee; I think the Director mentioned \$140. *You don't have to use the one the funeral home recommends. Buying a container elsewhere could have saved as much as \$100. But you'd need to have it ready and a way to bring it to the funeral home when needed, and you'd want to negotiate that basic price with the funeral home.*

If you want to go to the crematorium, that means "scheduling" a time, i.e., so you are the only ones there, which means the crematorium and the funeral home charge you extra. For me this was \$575 (including \$415 for driving us to and from the crematorium plus staff being with us) on top of the basic fee of \$330 for the cremation. I wasn't prepared to "process" this unexpected cost at the time, and wasn't even told how much, only that there would be an extra cost above the basic fee. I thought I would see my wife one more time at the crematorium, but then found out that this generally wasn't done, and they would need to take the body out and "make her visible." After a quick discussion with my family we decided not to. (Immediately afterwards I wished that I had seen her, but later decided it was best that I didn't.) *Be sure to discuss this with the family and the Funeral Director before hand. You don't want to make any new decisions concerning dealing with your loved one's body at this time.*

When they brought the "casket" in, it wasn't covered, and then they quickly threw a cover partially over the box -- not very aesthetic. Our family did have a few words together over the body, and then crowded into a small area to see the "coffin" put into the retort. Then we left. *If you choose to do this, discuss just how this will be handled, i.e., they should be able to provide a reasonable cover for the container. Visit the crematorium and decide before hand if the space where the retort is would accommodate the family or not. You may also drive yourselves to the crematorium and not have the funeral home staff there; do get the paperwork that goes with the body to certify that it is your loved one. Negotiate the cost. I was glad we had a little time together at the crematorium to say a few words. But was it worth \$575? I don't think so. I think we could have asked the funeral home to allow us some time with the body before they took the body over to the crematorium.*

Urns: Afterwards we had her remains put into two urns; one to bury in the Memorial Garden and one to scatter at our cabin in Vermont. I hadn't anticipated the cost of these urns (\$375) and the burial marker (\$400). *You could opt to receive the cremains in the container the crematorium uses and decide later, or you can use a pretty vase, a fancy wine bottle or even wooden box made by someone in the family, or buy a cheaper urn online. Costs could have been avoided by not burying the urn at all, or burying it in your own property.*

Memorial service costs involved flowers, set-up and refreshments, and honoraria for the people doing the service. *(Some of these costs were honorariums I chose to give but didn't have to.) You could choose to do a simpler service. The point is to decide early so you don't feel rushed in making the decisions.*

Remember - preplanning all these items could avoid additional distress and decrease your cost.

## 30 Funerals in 30 Days!

Gail Rubin, the speaker for our October program, attended 30 funerals in 30 days, from mid August to mid September 2012. She learned amazing lessons about what's going on with today's funerals and memorial services. Each family gave her permission to observe the ceremony and to write in her blog about the experience.

See The Family Plot Blog:

<http://thefamilyplot.wordpress.com/category/30-day-challenge/>

An excerpt of Gail's entry on September 16 summarizing the thirty-day experience follows:

“It has been a journey of tears and laughter, of rituals and symbols, of love and loss.

This was the third year doing my 30 Funerals in 30 Days Challenge. As in years past, my goals were three-fold:

- Illustrate the many creative ways people celebrate the lives of those they love.
- Help reduce a fear of talking about death – something that will happen to all of us.
- Show that funerals are a life cycle event much like a wedding, best planned more than a few days ahead of time.

There were so many creative, personalized ways people celebrated the lives of those they love. Some of this year's services that were especially memorable include:

- The motorcycle funeral for [Freddie Drake](#) (*with motorcycle-drawn hearse, pictured below*)



- The Albuquerque Art Museum memorial service for [Ernest Garcia](#)
- The home funeral and burial for [Kent Gormley](#)
- The memorial service for [Charles and Claire Fenolio](#), who died within 20 hours of each other
- The webcast of the funeral of [Rev. Sun Myung Moon](#), seen in Unification Churches around the world.”

Gail observed some trends.

“As technology becomes more integrated into services with music and video tributes, funeral homes and their clients need to coordinate on AV formatting. At several services there were glitches due to incompatible media.”

The *Albuquerque Journal* published a column on Sunday, September 9, 2012, about Gail's 30-day challenge: <http://www.abqjournal.com/main/2012/09/09/upfront/30-funerals-in-30-days.html>

The columnist, Leslie Linthicum, wrote that Gail is “committed to changing the way Americans approach death and plan their funerals, which is generally to bury their heads in the sand and pretend they will never die.”



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Please make checks payable to FCA of W. Mass. and send to P. O. Box 994, Greenfield, MA 01302.

**Your contributions are tax-deductible.**

\_\_\_ YES! I'm renewing my support for the Funeral Consumers Alliance of W. Mass. 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" kit and membership package. (Suggested new member donation is \$30.) I am enclosing \$ \_\_\_\_\_

\_\_\_ I'd like \_\_\_ extra copy/copies of the "Before I Go" kit (suggested donation \$5-10 each)

\_\_\_ I have time and interest in helping this organization. Please contact me about volunteer opportunities.

Name: \_\_\_\_\_ Telephone: \_\_\_\_\_

Address: \_\_\_\_\_ E-mail: \_\_\_\_\_

✂-----

## Reminder: Nov 6 Ballot, Question 2

by Randee Laikind

We encourage everyone to be aware of and educated about Question 2, the **Death With Dignity** issue, which will be on the MA ballot November 6, 2012. A yes vote would enact this as law in Massachusetts, meaning that a terminally-ill person could have the option to hasten their own death, IF they choose. The law includes many safeguards and is similar to the laws in Oregon and Washington states. Those states have not encountered any abuse of the law in the years it has been in effect. For more information including the actual wording of the law and a list of the original signers, visit [www.dignity2012.org](http://www.dignity2012.org). If you are interested in volunteering for the campaign, call Randee Laikind at 413-625-2075.



## Education and Outreach

Speakers from FCAWM are available to talk with groups about topics related to our mission. You, too, can help with outreach. Please talk with your family and friends about the benefits of thinking ahead about end-of-life choices. Share this newsletter or tell people about the resources on our website, including downloadable versions of our funeral home price survey. And if you know of a GROUP that might invite us, please let us know. Thanks!

Funeral Consumers Alliance of Western Massachusetts

## Have you updated your kit?

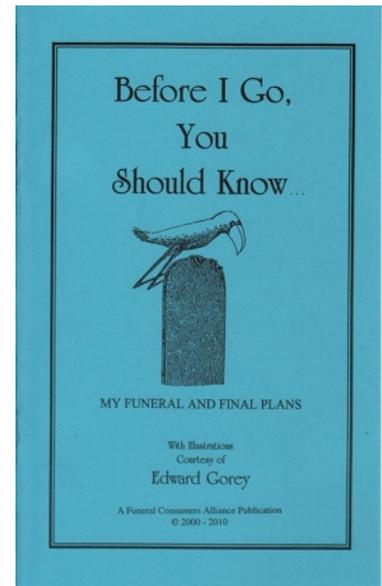
by Sandy Ward

Please take a moment to pull your planning kit from the freezer (or whatever special place you put yours) and REVIEW what you wrote.

You may be surprised, as I was, by how many years have passed and how much of the information needs updating. Perhaps you have changed your mind about final plans, or have relocated where you keep your safe deposit box key. The people to contact may have moved or changed phone numbers.

The booklet is easy to edit, with space on each page to indicate the date of editing.

Can't find yours? Want a fresh one? Need extras for your loved ones? *Use the form above to order more from us, or order online from FCA: [funerals.org](http://funerals.org).*



Newsletter Fall 2012

Address Service Requested

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<b>In this issue:</b>	<b>Page</b>
Introducing Gail Rubin	1
Candidates for Election as FCAWM Trustees, Officers	2
2012 Price Survey results	3
Questions about our Price Survey and Cremation	4
The Devil is in the Details	5
30 Funerals in 30 Days	6
Reminder: Nov 6 Ballot, Question 2	7
Education and Outreach	7
Have you updated your kit?	7