



FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

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

Newsletter

Spring 2013

**Don't
be caught
DEAD
without us!**

Inform yourself.

Election Results

At the October 22, 2012 Annual Meeting, these people were elected:

Board of Trustees:

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

Officers:

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

Continuing board members include Neal Jameson, Ceil Lewonchuk, and Joan Pillsbury.



New Trustee Profile: Susie Maddern

Susie Maddern, a retired nurse, has been an active behind-the-scenes volunteer for several years, helping especially with our price survey mailings. “My folks, Ruth and Jim Spaulding, were members of FCAWM for 15 years. Every spring and fall I read their newsletters.” She now lives in Greenfield near the Post Office and fetches FCAWM mail, bringing it to our Secretary and Treasurer in Gill, where Susie had lived for 50 years. Susie loves pretty stamps and enjoys mailing out membership packets.

“It’s become obvious that preparation is necessary to put our life and death choices in order. That’s what the FCAWM helps everyone do!”



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Report of the 2012 Annual Meeting

by Sandy Ward

On Sunday afternoon, October 21, 2012, in the Grand Ballroom of the Clarion Hotel in Northampton, we gathered for our annual meeting and program. FCAWM officers were re-elected and several new trustees were elected (see election results on page 1).

After the brief business meeting, Gail Rubin, author of *A Good Goodbye: Funeral Planning for Those Who Don't Plan to Die*, gave a lively talk using film clips. Her presentation, "Laughing in the Face of Death: Funny Films for Funeral Planning," drew a large audience, including a carload from the FCA of Eastern Mass. She used short video clips from popular movies and TV shows to illustrate some important points about the need for good planning.

Gail, based in New Mexico, calls herself "the Doyenne of Death" and works tirelessly to educate the public about death-related matters. Gail repeated her successful presentation the next day for the Holyoke Senior Center and now has been invited by the FCA of VT to give another film clip talk. If you missed her last fall, catch her in Vermont on May 4, 2013 (see invitation, page 8) or enjoy her very informative weblog online, *The Family Plot Blog*.



Save the date: Sunday Oct. 20, 2013,

for our next annual meeting and program, which will be held at Rockridge Retirement Community in Northampton, starting at 2:00 pm.

Suggestions for program topics are welcome. One proposal is to have a panel presenting information about Resomation, a new method for disposal of human remains. Some call it "liquid cremation," "flameless cremation," "water resolution" or "alkaline hydrolysis" disposition. Will it be allowed in MA? Look for more details in our fall newsletter.



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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

It was a joy to host Gail Rubin last October. We strolled through old cemeteries under brilliant fall foliage; we enjoyed an evening with the Young@Heart chorus. It was fun to watch her in action -- not only at our annual meeting, but also at two presentations in Holyoke the next day. She is such a good ambassador for this cause! She made a video of her book talk at the Holyoke Public Library (you can view it on her blog).



I'm pleased to welcome new trustees Susie Maddern and Bruce Callahan. Filling vacancies on our Board of Trustees has been a priority since 2009 when FCAWM almost folded for lack of volunteers. I agreed then to join the board, and soon stepped up to be President in order to help build the board. (I hadn't wanted to be an officer, but there were four officer positions and only four eligible trustees that year.) We now have eight trustees. I will step down as President this fall at the end of my 4th term, making way for new leadership.

Educating consumers about their rights is very satisfying work. I hope to continue on the speakers bureau after I leave the presidency, but I'll refrain from administration (not one of my strengths). I'm terribly sorry about the IRS decision to drop our tax-exempt status so soon after approving it. I've spent much time in the past month trying to untangle that problem, to no avail. Re-application to IRS is possible, but I'll leave that decision to others. (See notes on pages 6 and 7, with request for member input.)



Google: Plan your digital afterlife

On April 11, Google announced a new service, an Inactive Account Manager allowing you to indicate "what you want done with your digital assets when you die or can no longer use your account." You can request that your data on Google services (e.g., Gmail, Blogger, Picasa Web Albums, Google Voice, YouTube) be deleted or sent to trusted others for safe-keeping. For more information, see <http://googlepublicpolicy.blogspot.com/2013/04/plan-your-digital-afterlife-with.html>

"I wonder if this means there's no Google in the afterlife. We might have to use Yahoo! in Heaven, and hotmail in hell."

A comment posted on Google's blog after this announcement.

Thank you Ed Brown!

Our long-time webmaster, Ed Brown, is retiring. We thank him for many volunteer hours spent keeping the FCAWM website up to date. In 2010 he improved the way we post the Funeral Home Price Survey, allowing the public to view or download the information sorted by town, county, or by the cost of a specific service. Ed had also served as a Trustee. Ed says he never had formal training; he's a self-taught webmaster.



“My service as a Trustee began in 2003 following work with Carol Coan to form a new board after a period of organizational inactivity. One of the first things I did was to set up a website to provide information to the public about our organization and, more importantly, about making final arrangements for themselves and family members. The webmaster's role also included setting up and maintaining an email group for the Trustees and an email address by which the public can contact FCAWM. Each morning, I check for incoming emails and respond to them directly or forward them as appropriate.

“When I left the Board of Trustees in May of 2005, I agreed to continue my webmaster function. Our website has gone through two major reconstructions, each undertaken to make the large amount of information easier to access. The next webmaster will likely want to give the website a more modern look and feel and add new features such as a good site search box.”



Who will be the next webmaster?

Interested? We would welcome new volunteers. We are fortunate that several of our current Trustees have created and maintained webpages, but none are experienced with the Macintosh-based software Ed used. We're discussing how to make a smooth transition either to Sandy's Mac (when her term as President ends) or to different software.

We've set up a **NEW** email address:
fcawmass@gmail.com

If you have ideas, recommendations, and/or wish to help, please contact us. Thank you!



Home Funeral Workshops Offered: Caring for Our Own After Death, Reclaiming a Loving Tradition

Peg Lorenz, home funeral guide, consultant and founder of Peaceful Passage at Home, invites you to a free workshop (or two) on **Saturday May 18, 2013.**

Peg has 20 years of hospice care experience, a certificate in end-of-life care from the University of Southern Maine, and training by Crossings: Caring for Our Own at Death. She is a board member of the National Home Funeral Alliance.



“People have been caring for deceased loved ones at home for millennia,” says Peg. “The experience, while sad, is ultimately healing and beautiful. Beginning the grieving process in the privacy of our homes allows for sharing and support on a deeper level. You can care for your loved one. You may not realize that...

- The deceased can be kept at home.
- Embalming is not required.
- A family can fill out and file the death certificate.
- A family can transport the deceased to the cemetery or crematory.”

WORKSHOP #1: May 18, 10 AM to 12 Noon

This program will introduce you to home funerals. It will describe the enormous personal benefits that come with this profound moment in a family's life. It will also include the legal facts and logistical details. There will be time for discussion, questions and answers. An excerpt from the PBS documentary “A Family Undertaking,” the story of four families who chose home funerals, will be shown.

WORKSHOP #2: May 18, 1 PM to 4 PM

This is a hands-on workshop for those who are interested in the details of performing a home funeral. You will learn how to prepare for a vigil as well as how to care for the body which includes washing, dressing, moving, and carrying. A basic knowledge of home funerals or attending Workshop #1 is recommended.

LOCATION: First Parish Church of Groton, 1 Powderhouse Road, Groton, MA.

REGISTRATION: Contact Peg Lorenz at peglor@comcast.net or 978-425-6602. Registration will be limited. The Workshops are offered **free of charge**. Donations will be accepted.

Education and Outreach

Volunteers representing FCAWM educate the public by giving presentations, staffing information tables, and being interviewed for a variety of audiences. Here are some recent and upcoming examples.

November 7, 2012. Sandy Ward was interviewed by Jennifer Viets, a Hampshire College student doing an independent project titled “Unburying Death Work.”

November 13, 2012. Redstone Rehabilitation and Nursing Center, East Longmeadow. Bao Chau Van invited us to attend a staff meeting to answer questions that arise when a patient dies lacking funds and kin. Sandy Ward and Don Bourcier spoke with four staff members for about an hour. Hampshire College Jennifer Viets came along and observed this outreach session.

November 30, 2012. Radio Interview with Reneé Nash and Muriel Garr of “Beyond the Bling,” a financial empowerment radio show specifically targeting women. Sandy Ward was interviewed by telephone; the interview was taped for later airing on HUR Voices Sirius XM Channel 141 (Internet radio). Reneé and Muriel are based in Washington, D.C. They had called the national FCA office seeking a spokesperson, but encountered an answering machine. They then dialed many other FCA affiliates with the same result. When Carol Coan answered our FCAWM phone number, they were pleased to reach a real person who could arrange an interview that fit their tight production schedule.

December 2012 - a request for information in Spanish led to discovery of several good resources.

March 8, 2013. Friday Evening Fellowship in Longmeadow. Sandy Ward spoke with 15 interested people; nine signed up to be on our mailing list, and two joined as members.

UPCOMING:

Saturday April 27, 10 am-4 pm. **Sustainability Festival** on the Amherst Common. Green Burial Committee table.

Tuesday May 14, 10 am-2 pm. **Holyoke Council on Aging Informational Fair**. Sandy Ward will staff a table.

Thursday May 23, 10 am-2 pm. FCAWM exhibit table at the **Health and Safety Fair**, at Northampton Council on Aging & Senior Center, Northampton. Sandy Ward, Neal Jameson and Susie Maddern plan to be there.

Thursdays June 13 and 20, 6-8 pm. **Greenfield Community College**, 2-session workshop by Carol Coan: “Funeral Planning for the Living.” This is a repeat of a well-received workshop. Register online via GCC at www.gcc.mass.edu/shopcreditfree or by calling 413-775-1661.

In addition to these public activities, we have been active behind the scenes, quietly answering questions that come in by phone, by email or via our website.

If you know of a group that would like to invite FCAWM volunteers to speak, please let us know.



Understanding “The Funeral Rule” -- Federal Trade Commission’s new video

An excellent, professionally-produced short video from the Federal Trade Commission’s Bureau of Consumer Protection explains the Funeral Rule in just over 3 minutes. While targeted to the funeral industry vendor, the presentation is helpful, too, for the funeral consumer.

<http://business.ftc.gov/multimedia/videos/complying-funeral-rule>



Volunteer Opportunities *by Miryam Ehrlich Williamson and Susie Maddern*

FCAWM is pretty spry for a 50-year-old organization, but we're not so vigorous that we don't need a helping hand now and then. And we've come to realize that we've fallen short lately in offering members the opportunity to become involved and share in the satisfaction of helping people with the practicalities of final arrangements. We're going to correct that with this article.

Here is a list of things we do, tasks we'd like to share with you.

We hope you'll read it and mark those that appeal to you. Drop us a note in the enclosed envelope, or call Susie Maddern (413-863-9387), or send email to Miryam at miryam@mwilliamson.com to say you'd like to know more about the tasks you've marked. We'll be calling members at random over the next few months, but please don't wait for a call if you have even a speck of curiosity.

Volunteering with FCAWM is not a sink-or-swim proposition. One of the people already familiar with the task you ask about will call you and answer questions. This will not be a sales call; nobody is going to put pressure on you. We want you to love what you do. When you choose to do something, you'll be paired with someone already familiar with the task. We won't just hand you a stack of papers and disappear.

Here's the list:

1. Pick up mail at Greenfield Post Office, call the relevant recipient(s) and arrange for pickup or delivery.
2. Answer phone calls on a rotating basis. We are in the process of setting up a Google Voice phone number that could be forwarded to your phone when it is your turn.
3. Call new members and contributors to welcome or thank them.
4. Help with the Funeral Home Price Survey (every other year; next one begins in 2014).
5. Help with the newsletter (twice a year). Proofread and suggest edits, or perhaps contribute short articles?
6. Help plan events (annual meeting, movie series, discussion groups, etc.) or offer to bring refreshments.
7. Get trained to do outreach at senior centers, church meetings, information fairs, etc.
8. Enter data into a computer file (membership, price survey, etc.).
9. Help monitor news about the funeral industry in Massachusetts and any proposed changes to laws, regulations, or practices.
10. Write letters to the editor, spreading the word about our mission and how we can help people.
11. Help maintain the FCAWM web site.
12. Help with occasional mailings.

Many hands make light work.

You'll meet some really neat people; we put the fun in funeral.



The letter we intended to send you in March 2013:

Dear Friend,

Please help us continue educating the public about affordable final arrangements. People thank us for the straight-forward information we provide.

It meant the world to me. You dislodged me from a mistaken impression.

When my mother took her last breath, I knew what to do. I was prepared.

We thank you for supporting this volunteer-run nonprofit organization. Without your donations, we would be unable to function. We rely on you who understand the value of this advocacy work.

Since incorporation in 1962 (as the Springfield Memorial Society), we've been a local source of information for consumers about planning funerals and making alternate arrangements for body disposal—cremation, body donation, natural or “green” burial. To accomplish this, we

- mail out informational pamphlets, newsletters and checklists;
- conduct and distribute a funeral home price survey;
- provide telephone support to callers from Western Massachusetts and beyond;
- provide speakers for senior centers and other groups;
- host speakers on topics of interest to our members at our annual meetings;
- maintain a website chock-full of useful information and links: (www.FuneralConsumersWMass.org); and
- answer inquiries that come to us via email and the website.

We provide all this information for free, to anyone who needs it—not just to members—because we believe it is an important service. We are not affiliated with the funeral industry. We're not here to make money. We are affiliated with the national Funeral Consumers Alliance, but receive no funding from them. In fact, as an affiliate, we pay dues to FCA; in return we all benefit from their strong advocacy on the national level and the many informative publications they produce, especially the Before I Go planning kit.

Please consider how you can help us move forward. Share the enclosed brochure with a neighbor, co-worker, relative or friend. (If you would like a supply of brochures, please ask.)

If financially able, please consider a generous donation to support funeral consumer advocacy. From all of us at FCAWM, thank you!

Sincerely,

Sandy Ward
President and Trustee
Funeral Consumers Alliance of Western Massachusetts

Why didn't we mail that letter ?

On March 22, 2013 we received notification from the IRS that our tax exemption --granted officially two years ago-- had been revoked! Why? "*Because you haven't filed for three consecutive years, your organization's tax-exempt status was automatically revoked effective January 15, 2013.*" How could we possibly be 3 years behind in a process that started 2 years ago? That seemed a very bad joke or a terrible mistake, especially since we did submit a required form to the IRS in 2012. While we're sorting this out, and learning lessons from what went wrong, we postponed the special fund-raising mailing. You may still make donations, but we have to tell you, with deep regret, that your contributions are not, at this time, tax-deductible.

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

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 to become more active with this organization. Please contact me about volunteer opportunities.

Name: _____ Telephone: _____

Address: _____ E-mail: _____

✂----- cut here OR send whole page to include your input on choices below OR add notes to express your wishes -----

Note: Your contributions in 2013 are not tax-deductible. Sorry!

(See note at bottom of preceding page)

We would still appreciate your support, of course. We still have expenses as we continue to carry out our mission.

Thank you!

If it is important to you to have a charitable deduction in 2013 for your taxes, consider a donation to the national **Funeral Consumers Alliance**, a 501c3 organization of which we are an affiliate. FCA works hard advocating for the rights of funeral consumers throughout the United States. All FCAWM members are de-facto members of FCA; if you move to another state, your membership transfers to an appropriate local or regional FCA affiliate. See complete FCA directory and many online resources at www.funerals.org.



Planning ahead for 2014. You can help us. Tell us what you'd like FCAWM to do, how you'd like FCAWM to evolve...

The Trustees have met twice, April 1 and April 15, to consider the IRS situation, our strengths and weaknesses, and review various options for going forward. We seek your input.

Should we re-apply to IRS (paying \$400 fee) to get 501c3 status for FCAWM again?

Should we operate without tax-exempt status, as we had done for years prior to our application? (The 2011 IRS approval of our 501c3 application granted retrospective tax-exempt status effective from March 1962, our original incorporation. The tax exemption for 1962-2012 still holds.)

Should we seek to consolidate with other FCA affiliates in Massachusetts to form a single state-wide FCA?

With our webmaster retiring, our President's term expiring, and several of our Trustees facing increased family and health challenges, we realize that the IRS set-back isn't the main challenge. We need an infusion of new energy, new volunteers, to build our capacity. Which way would YOU like to help us go?

Please see the list of volunteer opportunities on page 5. Add, if you wish, helping with IRS re-application.

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Funny Films, again! Our neighbor to the north, **FCA of Vermont**, has invited Gail Rubin to return to New England to present a film clip talk as she did for us last October. If you missed her presentation or would like to hear her again, here's an invitation:

The 2013 Annual Membership Meeting and Conference of FCA-VT presents:

Gail Rubin

LAUGHING in the FACE of DEATH:
Funny Films to Start Serious Funeral Planning Conversations

Saturday May 4th, 2013, 1:00 pm

(12:30 pm: Business meeting precedes speaker)

Norwich Congregational Church, 15 Church Street, Norwich, Vermont
in the center of Norwich, right off exit 13 of Interstate 91

FREE and Open to the Public!