



FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

P. O. Box 994 ♦ Greenfield, MA 01302-0994 ♦ (413) 376-4747
www.FuneralConsumersWMass.org

Newsletter

Fall 2016

Comparing Prices in 2016: Good News and Bad

We have completed our biennial survey, gathering data about current pricing of funeral home services in the four counties of western Massachusetts. The full results are posted on our website:

www.funeralconsumerswmass.org/directory/2016-price-comparison.html

Good news: the response rate (71%) was much higher than in our 2014 and 2012 surveys. We are pleased to have price information from 61 funeral homes, though the resulting comparison chart is now too large to fit in this newsletter or the one-sheet handouts we used to publish. Fortunately an online chart is expandable, and we have decided to take advantage of that fact, including this time the entire list of funeral homes and marking “No Reply” next to those that failed to provide price lists to us.

Bad news: Some of the funeral home price lists we received were confusing or incomplete, lacking data in some categories or failing to describe in clear terms what the price included. The Federal Trade Commission requires each funeral home to give consumers a General Price List (GPL) that follows the federal Funeral Rule. We spent hours reading the GPLs to check for conformity with the required FTC definitions; discrepancies were noted.

Good news: price increases since 2014 seem moderate in most cases; some funeral homes have not raised prices at all; some lower prices appear in the 2016 data.

However, exact comparisons are tricky because of inconsistencies in the GPLs, and differences in which funeral homes replied this year. For instance, the cost of a DIRECT CREMATION (defined as simple cremation with no ceremonies, no viewing, no casket) ranged from \$1295 to 3875 this year, versus \$1475 to 3725 two years ago. The three lowest prices in 2016 (\$1295-1300 range) were reported by funeral homes that had not sent us GPLs in 2014. See our **chart of 2016 cremation prices on pp. 4-5**.

Caution: Not all the “price lists” we received comply with FTC rules. These irregularities are not unique to western Massachusetts. On September 12, 2016, the national Funeral Consumers Alliance (FCA) and the Consumer Federation of America (CFA) released a report titled *Cremation Services: Highly Variable and Misleading Pricing, Lack of Disclosure, and Violation of Federal Rules*. Prices from funeral homes and cremation businesses sampled in 10 U.S. metropolitan areas ranged, in 2015, from \$495 to \$7795. Thirty-three of the funeral homes (23%) failed to list legally required options and disclosures on their GPLs, “a direct violation of the Funeral Rule.” Also, “thirty-one (22%) of the surveyed funeral homes advertised a price for their Direct Cremation package that *failed to include the cost of the cremation process itself*, making the price for a simple cremation seem artificially low.” This problem also occurs here: crematories in Massachusetts, by law, are separate from funeral homes, so the fee for actual cremation is often an added cost not covered, or revealed, in the funeral home’s GPL. Only 7 of our respondents clearly included that fee. Come to our Annual Program October 23 to learn more about cremation pricing and other issues: **Cremation: Pros, Cons, & Environmental Impact**.

Opportunities to Serve

We have openings this fall for new people to join our **Board of Trustees**. The election for trustee positions will be held at our Annual Meeting on October 23. Four positions (on our nine-person board) are open: three for regular 3-year terms plus a 1-year term filling a vacancy.

As of press time, we have one candidate. We are pleased that Miryam Ehrlich Williamson, a former trustee and FCAWM Treasurer, wishes to rejoin the board for a 3-year term.

Please help us recruit additional candidates. You know of our good work, and may know people who would enjoy being part of this team. It is not too late; nominations may be made from the floor on October 23.

Eligibility for election to the Board? You must be (or become) a member of the Alliance and must not be in the business of selling any funeral services or products.

The "About Us" section of our website provides background and lists the current Trustees and Officers. Our Board meets about six times a year, usually in Greenfield or Northampton, though location and timing can be adjusted as needed.

Please contact Sandy Ward (413-250-8079 or fcawmass@gmail.com) if you have questions or wish to suggest a candidate. Thank you!



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Editor 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 of memorial services.

Funeral Consumers Alliance of Western Massachusetts

Reminder: Our new phone number as of June 2016 is

(413) 376-4747

A "smart messaging" system records each call and notifies by email the FCAWM volunteer(s) who will reply.

Meet Trustee Cecile Richard



Cecile Richard was elected to a three year term as a Trustee of FCAWM at the Annual Meeting in October 2015. She works full-time as a Vice President of PeoplesBank in Holyoke. She first became aware of FCAWM after meeting board members at a Get On Board networking event in Springfield last fall, and recognized the value of the FCAWM mission as a service to the community.



We thank **Kathleen Winkworth** for her service on the FCAWM board for the past three years, and for her very efficient work as Secretary.



Newsletter Fall 2016

Funeral Consumers Alliance of Western Massachusetts Annual Meeting and Program

Sunday, October 23, 2016, 2:00-4:00 pm

Rockridge Retirement Community, Community Room,
25 Coles Meadow Road, Northampton, Massachusetts

Cremation: Pros, Cons, & Environmental Impact

Why are we focusing on cremation? The rate of cremation in the U.S. has now surpassed burials, according to the National Funeral Directors Association (NFDA). In 2005 the rates were 32.3% cremation vs. 61.4% burial; in 2010, 40.4% cremation to 53.3% burial; and in 2015, 48.5% cremation to 45.4% burial. The rate of cremation is expected to grow to 89.4% by 2035, according to the NFDA Cremation and Burial Report released in June 2016.

Is this trend towards cremation good news? Depends...

What about fuel consumption?

Air pollution (e.g., mercury released from dental fillings)?

Even if you favor cremation, there are some issues involved in that choice.



Did you know...?

- In Massachusetts there is a mandatory 48-hour waiting period before cremation is allowed
- Funeral homes are not allowed to cremate bodies
- Crematories must be owned by nonprofit organizations
- Funeral homes may offer cremation as an option, and charge for their services...but their quoted price for “Cremation” often does not include cremation!
- You may *rent* a casket for use in viewing or transporting a body prior to cremation
- You may provide your own alternative container
- Pacemakers must be removed prior to cremation (to prevent explosion in crematory)
- There are no rules about urns or what you do with the remains after cremation

Prices charged for cremation vary widely, and are at times confusing and difficult to compare. Joan Pillsbury, chair of our 2016 price survey project, worked long and hard to analyze the General Price Lists obtained from local funeral homes. While selecting data for our price comparison chart (see next page), she remarked that it was like comparing “apples and oranges and grapefruit!” We added an asterick (*) to each “irregular” price that didn’t quite follow the standard pattern or rules.

Please come. Bring your friends. Bring your questions.
Light refreshments will be served.

A brief FCAWM Annual Meeting (electing trustees) will precede the program.

Cremation Pricing in Western Massachusetts, 2016

This comparison chart displays the DIRECT CREMATION prices found in our survey, which began January 2016 with letters to all known funeral homes in Berkshire, Franklin, Hampshire, and Hampden Counties. *(For a full report of methods, results, and price comparison chart including burial, casket, and other options, please visit our website, or ask us for a copy of the data you seek. A complete directory of all the funeral homes, with addresses and links to their websites, is also on our website.)*

DIRECT CREMATION is a disposition of human remains by cremation, "without formal viewing, visitation, or ceremony" (from FTC Funeral Rule definition). The General Price List (GPL) must specify the services the funeral home will provide (typically, 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 may select additional services – at added cost. The GPL must list at least two price options for Direct Cremation: with and without the alternative container (often made of fiberboard or unfinished wood). **The price used in our comparison is for the option in which the consumer provides the alternative container or casket.**

Note: The Direct Cremation price on a GPL 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 include the mandatory medical examiner's fee (\$100), either. We have indicated “yes” in appropriate columns if these fees are included in the given price.

NAME of Funeral Home	Location	GPL date	Direct Cremation	Includes Crm fee?	Includes MedEx fee?
Ahearn Funeral Home	Northampton	1/1/13	1900	no	no
Ascher-Zimmerman Funeral Home	Springfield	7/1/15	3500	no	no
Avalon Life Celebration Center & Cremation Services	Southwick	8/18/16	1695	no	no
Barry J Farrell Funeral Home	Holyoke	1/1/16	2855	yes	yes
Bartlett-Wellington Funeral Service	2 locations	1/1/16	3015*	no	no
Beers & Story Funeral Home & Crematory Service	3 locations	8/19/15	3875	no	no
Birches-Roy Funeral Home	Great Barrington	1/1/16	2695	no	no
Brunelle Funeral Home (owned by Carriage Services)	Chicopee	11/9/15	3745	no	no
Byron Keenan Funeral Home... (Carriage Services)	Springfield	10/24/15	1895	no	no
Charbonneau Funeral Home	Ware	2/1/16	3350	yes	no
Cierpial Memorial Funeral Home	Chicopee	4/1/2015	2395	no	no
Corridan Funeral Home	Chicopee	1/1/12	2275	no	no
Curran O'Brien Funeral Home	South Hadley	5/14/15	2975	no	no
Curran-Jones Funeral Home	2 locations	5/14/15	2975	no	no
Czelusniak Funeral Home	Northampton	1/1/13	2900	no	no
Dery Funeral Home	3 locations	5/1/15	1570	no	no
Devanny-Condron Funeral Home (Carriage Services)	Pittsfield	4/1/16	1520	no	no

NAME of Funeral Home	Location	GPL date	Direct Cremation	Includes Crm fee?	Includes MedEx fee?
Finnerty & Stevens Funeral Home	Great Barrington	2/1/12	1995	no	no
Flynn & Dagnoli Funeral Homes	North Adams	1/4/14	2795	no	no
Flynn & Dagnoli-Bencivenga Funeral Home	Pittsfield	1/1/16	1600	no	no
Forastiere & Smith Funeral Home (Carriage Services)	E. Longmeadow	11/21/14	2995	no	no
George B Tazzini & Son Funeral Home	Springfield	5/1/14	1895	no	no
Graham Funeral Home	Easthampton	1/1/15	1975	no	no
Grise Funeral Home	Chicopee	2/1/16	1995*	no	no
Hafey Funeral Service (owned by Carriage Services)	Springfield	10/30/14	1895	no	no
Harrell Funeral Home	Springfield	1/2/10	1993	no	no
Henderson's Funeral Home	Springfield	1/1/15	1895	no	no
Johnson Funeral Home	Shelburne Falls	1/1/16	1755	no	no
Kapinos-Mazur Funeral Home	Ludlow	5/1/15	1995	no	no
Kidder Funeral Home	Northfield	1/1/16	2890	no	no
Kostanski Funeral Home	2 locations	12/1/15	3175	yes	yes
Kozikowski Funeral Home	Chicopee	12/10/15	1680	no	no
La Rosa Funeral Home	Holyoke	2/15/15	1300	no	no
McCarthy Funeral Homes	2 locations	1/1/15	2280	no	no
New England Funeral & Cremation Center	Springfield	10/10/15	2195	no	no
Nowak Funeral & Cremation Services	Springfield	1/1/14	2295	yes	yes
Paciorek Funeral Home	Adams	8/1/11	2770	no	no
Roche Funeral Home	Lenox	1/1/16	2180	no	no
Sampson Funeral Home	2 locations	8/1/15	1922	no	no
Smith-Kelleher Funeral Home & Cremation Service	2 locations	1/1/15	2460	no	yes
St. Pierre-Phaneuf Funeral Chapels	3 locations	4/1/15	3550*	no	no
Toomey-O'Brien	West Springfield	3/1/16	2850*	no	no
Walker Funeral Home	Greenfield	1/1/16	2400	no	no
Wilbraham Funeral Home	Wilbraham	3/1/16	2995*	yes	no
Williamsburg Funeral Home	Haydenville	1/1/16	1300*	yes	yes
Witty's Funeral Home	Orange	1/1/16	2770	yes	yes
Wrisley Funeral Home [Price list not a proper GPL]	South Deerfield	1/1/10	1295*	no	no

*These prices vary from the standard definition.

Advocacy for Change

“The Federal Trade Commission should update antiquated disclosure rules developed in the pre-Internet 1980s,” said Josh Slocum, Executive Director of Funeral Consumers Alliance (FCA). “Almost all funeral home websites feature stories on how the funeral home has been providing caring, compassionate service since the days of the horse and buggy but nothing about how much it actually costs.”

In July 2016 FCA and the Consumer Federation of America (CFA) petitioned the Federal Trade Commission to revise the “Funeral Rule” so consumers can obtain vital price information on the Internet. A nationwide survey by FCA and CFA released last October revealed that very few funeral homes fully disclosed prices on line; only 38 (25%) of 150 funeral homes fully disclosed their prices online; most of those were in California, a state that requires online posting.

Our 2016 FCAWM survey of over 80 funeral homes found only **two** price lists posted online.

The “Funeral Rule” (16 C.F.R. § 453, Funeral Industry Practices Rule) was written in 1984, and last revised in 1994. The petition reads, in part, “Due to the substantial importance of this request and the impact on consumers, we request that the FTC review the Funeral Rule by the end of 2016, ahead of the currently scheduled time in 2019. Funerals are not elective activities; everybody dies. Between now and 2019, consumers will likely spend at least \$50 billion on funeral services.”



State Regulation reform

The Board of Registration in Embalming and Funeral Directing held a public hearing in Boston September 20, 2016, about proposed revisions to 239 CMR 3.00-5.00 (sections of Code of Massachusetts Regulations relevant to funeral homes). Notice to the public, however, was scanty, and to us, nil. Sandy Ward spotted the announcement on the website the day before. Oops! She alerted our colleagues in FCA of Eastern Massachusetts, but none could go. Sandy and Carol Coan spent long hours re-reading regulations that night, trying to gage what had changed, if anything, since the previous version we had studied, and the 2015 meetings we had attended. (Wheels of change turn slowly...) Sandy drove to the Boston hearing and offered some comments. The changes seem modest, and mostly helpful to consumers, e.g., Pre-Need funds cannot be held by funeral homes. Final vote is scheduled for **Tuesday October 11**, and an FCAEM rep plans to attend that meeting. We will not learn the effective date of the changed regulations until the Secretary of State’s office adds official approval.



Lively discussions at FCA Conference in June 2016

FCAWM President Sandy Ward and FCAEM President Ashlie Taylor attended the Funeral Consumers Alliance biennial conference in Atlanta, Georgia, in June 2016.



On October 26-27 in Falmouth, Sandy will represent FCAWM while Heather Massey represents FCAEM at the Massachusetts Association of Councils on Aging (MCOA) Fall Conference.



Please make checks payable to FCAWM and send to P. O. Box 994, Greenfield, MA 01302.
Your contributions are tax-deductible. We are a 501(c)3 organization.

___ YES! I want to renew my 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 ___\$500 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**

✂----- cut here -----

A message from FCAWM trustee Joanna L. Brown...

What Does Luck Have to Do with It? (Evidently, a lot.)

When people contact Funeral Consumers Alliance of Western Mass, they are often desperate for our information because a loved one has died and they have no idea about their options in choosing final arrangements. When the callers are asked how they heard about us, they often say something like "I am so lucky that my friend told me about you."

Word of mouth referrals are wonderful, but we know that thousands of people are going without the information that they need about how to choose affordable final arrangements.

It is our goal this year to do outreach to all Western Mass communities through paid advertising in local newspapers. To do this, we need your financial support.

As you know, we do not charge yearly membership dues. We do ask that you consider making a yearly donation of whatever amount you are able to help us to cover our ongoing newsletter, postage and phone bills. This year, we ask especially for help in paying for new ads that will inform people about FCAWM (and our new phone number: 413-376-4747). We are all volunteers and have no physical office, so we owe no rent. Your contributions therefore go directly to cover our information and outreach expenses.

Impartial and helpful consumer information about making final arrangements should not be limited to the lucky who happen to find out about FCAWM. Please take a moment to consider how you can support the work of FCAWM and send your contribution today or at your earliest convenience. This will allow us to plan and purchase ad space in the most cost-effective way. *Thank you!*

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You are invited...

Sunday, October 23, 2016, 2:00-4:00 pm
Annual Meeting and Program

Rockridge Retirement Community, 25 Coles Meadow Road, Northampton, Massachusetts

Cremation: Pros, Cons, & Environmental Impact

A panel of informed volunteers discussing issues and answering questions.

See page 3 for more information.

2016 Funeral Home Price Comparison

See page 1 for summary, pages 4-5 for Direct Cremation price chart, and our website for the full report of survey methods, definitions, and results.