



# FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

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[www.FuneralConsumersWMass.org](http://www.FuneralConsumersWMass.org)

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Newsletter

Fall 2020

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## **We invite you to these online presentations at the national FCA Conference**

Pre-registration (free) is required for each of these live events

[\(https://funerals.org/conference-2020/\)](https://funerals.org/conference-2020/)

**Saturday, September 26, 1:00 pm, “A Turning Point in Consumer Protection.”** Joshua Slocum, Funeral Consumers Alliance, will speak about the recent campaign to update the Funeral Rule. Hundreds of consumers, FCA members, and organizations asked the Federal Trade Commission to require that funeral homes put their prices online. Josh will highlight the changes we have asked the FTC to make, and discuss the possible FTC decision and when it will come. *THANK YOU to all FCAWM members who wrote comments to FTC this year!*

**Saturday, September 26, 3:00 pm, “Distance Grieving: Ritual and Connection When We Can’t Be There in Person.”** Sarah Jane Lambring, FCA of North Texas and FCA national board, will explore how funeral homes are tackling pandemic restrictions, discover unique solutions families have implemented, and discuss the successes and failures of mourning at a distance.

**Sunday, September 27, 2020, 1:00 pm, “African American Undertaking: History, Burial Rights and Deathwork.”** Kami Fletcher, Ph.D., Associate Professor of History, Albright College, will discuss her research about the earliest African American undertakers in Baltimore. Focusing on the rise of the Reconstruction-Era African American undertaker, she will show how race, racism and the autonomous black cemetery led to early 20th-century African American undertaking as a vehicle for wealth building and communal self-help. The talk will put special emphasis on how Black women undertakers used newspapers to subvert patriarchy and gender norms in order to thrive in death work usually dominated by men.

In 2018 Dr. Fletcher wrote about “Race & the Funeral Profession: What Jessica Mitford Missed,” commenting on Ms. Mitford’s 1963 book, *The American Way of Death*. (For more about that classic book, and what we in FCAWM might have missed, see page 4.) We look forward to hearing her keynote address.



During the September 26-27 weekend, FCA will post other content, too, on their conference website: [funerals.org/conference-2020/](https://funerals.org/conference-2020/).



## Mission Statement, Reaffirmed

*“To promote and protect 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).”*

In these times of the Black Lives Matter movement, we have discussed the whiteness of this FCAWM board, and ways to increase our understanding of cultural practices around death care and end of life wishes.

As we know, words matter. We search for words that can help all people find the relevance of our information to their stories. We do not intend to change or interfere in any way with existing beliefs or ceremonies.

We affirm these values: love and respect for all people, truth in word and action, and respect for diverse practices. We look for ways to increase our resources to provide relevant information for all who need it.

We recommit to our mission statement (quoted above, from our bylaws), which in its simplicity accurately describes our work.

- Joan Pillsbury



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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 or memorial service.

## Election for Board of Trustees

We have openings on our Board of Trustees, and will hold an election during the virtual Annual Meeting on Sunday, October 18, 2020.

We will be able to vote for up to six members. As of press time, we have this slate of four interested candidates (3 incumbents and one newcomer):

- Elizabeth Bristow
- Julia Johnson
- Joan Pillsbury
- Sandy Ward

The Nominating Committee will ask, as usual, for any additional nominations “from the floor”. Perhaps YOU would to join us? Hope so.

We welcome people with perspectives from different cultures and experiences. Our bylaws specify a nine-person Board, with a pattern of staggered terms to “*encourage the election of interested persons who have not served before.*”

Because we have several vacancies, terms of service vary. Elizabeth and Julia are running for full 3-year terms; Joan and Sandy aim for 2-year terms; and we still have a 1-yr slot open, as well as a 3-year position.

We also will vote for OFFICERS (1-yr terms):

President: Cecile Richard  
Vice-President: Jim Couchon  
Treasurer: Joan Pillsbury  
Secretary: Kate Mason

Volunteers for **short-term projects** are also needed. Example: Are you skilled with ZOOM? Would YOU like to help us with our virtual meetings this fall?





## Join us (virtually, via Zoom) for our 2020 Annual Meeting & Program

Sunday, October 18, 2:00-4:00 pm

### “Challenges Facing Death Care Today”

We'll show a 13-minute video by Caitlin Doughty: “**Should This Funeral Director Be Forgiven?**” In February 2020 Caitlin visited with Peter Stefan in his funeral home in Worcester, interviewing him about the difficulties he has encountered with indigent burials. She uses his case to highlight what is really a nation-wide problem, a puzzle that needs solving.

We'll share what we've learned this year about some special challenges to providing compassionate death care: the pandemic restrictions; unclaimed bodies; infant deaths and prenatal loss; and having a non-traditional gender identity. After brief presentations by members of our FCAWM Board, we'll welcome YOUR questions. Please join us.

Schedule: [www.funeralconsumerswmass.org/about-us/annual-meeting.html](http://www.funeralconsumerswmass.org/about-us/annual-meeting.html)

2:00 pm Welcome and introductions; Brief reports from our President, Treasurer, and the Nominating Committee; Election of candidates for the Board of Trustees, and for officers

2:30 pm Program presentations, including Caitlin Doughty's video

3:30 pm Questions & Answers

Pre-registration (free) is required. Please call 413-376-4747 or send email to [fcawmass@gmail.com](mailto:fcawmass@gmail.com) to indicate your interest, and we will send you the Zoom link and instructions before October 18.



### And... on the day BEFORE our meeting...

Our colleagues in Eastern Massachusetts will hold their Annual Meeting & Program (delayed from Spring because of the pandemic). We are invited to observe via Zoom; no traveling necessary!

**Saturday October 17, 2:00-4:00 pm**

### “Funerals Transforming During Covid: Community Stories”

See the FCAEM website ([www.fcaemass.org](http://www.fcaemass.org)) for details.

**And... save November 18, 6:30 pm, for a joint FCAEM-FCAWM meeting** to discuss and seek solutions for the state-wide problem of “bodies in limbo.” See page 7 for more information.



## Reflections on Our History: What Have We Missed?

By Sandy Ward, former FCAWM President

Reading Dr. Kami Fletcher's "Race & the Funeral Profession: What Jessica Mitford Missed" gave me pause. Jessica Mitford's 1963 book, *The American Way of Death*, is widely cited and praised within our consumer protection movement. Some even say she started the movement, though our organization began earlier, with meetings in 1959 leading to formal incorporation in March 1962. But Mitford's strong criticism of the funeral profession stirred things up, engaged the public and politicians, and led to eventual passage in the 1980's of the federal Funeral Rule giving consumers the right to choose options and to say no to unwanted procedures. We thank Mitford for that, and for her update in the 1990's: *The American Way of Death, Revisited*. I have often recommended that book to new volunteers in our organization.

What Jessica Mitford missed was the existence of a separate (segregated) segment of the funeral industry serving African Americans. And that history is worth knowing. You can read Dr. Fletcher's comments here: [www.talkdeath.com/race-funeral-profession-what-jessica-mitford-missed/](http://www.talkdeath.com/race-funeral-profession-what-jessica-mitford-missed/). I also now recommend Suzanne E. Smith's 2010 book, *To Serve the Living: Funeral Directors and the African American Way of Death*. (See book review by new member Pat Rackowski, next page.)

This summer our FCAWM board questioned our own "implicit bias" and considered what we may have missed. What steps can we take to be more inclusive, more respectful of cultural traditions that vary from our own? We acknowledge our tendency, as white New Englanders, to emphasize thrift. In early files I found this revealing statement of purpose: "To encourage individuals and families, both church members and those who are not, to plan ahead for simplicity, dignity and economy in disposition of the dead." To this day our biennial Funeral Home Price Comparison charts are selective, focusing on lower-cost options. Should we broaden that?

Many discussions ensued. We've reaffirmed our current mission statement (see summary, page 2). We emphasize that consumers have the right to choose "meaningful, dignified and affordable final arrangements." We encourage people to think in their own terms about what would be meaningful, dignified and affordable. In that way, we hope to avoid imposing any habitual bias for "simpler" or "less."

We have reached out to African American pastors in Springfield, informing them of our mission, our services, and current openings on our Board of Trustees. Our 2020 Nominating Committee, which I chair, is working to bring new voices to the table. We've been educating ourselves about other faith traditions and communities. For example, I recommend this video in which Muslim, Jewish, Buddhist, Baptist and Evangelical leaders discuss death care traditions, rituals, and adaptation in the time of this pandemic: **Interfaith Panel on Death Care in the Time of COVID-19** ([vimeo.com/438364783](https://vimeo.com/438364783)). This one-hour program, recorded in June 2020, was organized by Grief Dialogues and People's Memorial Association, the Washington State affiliate of the Funeral Consumers Alliance.

I believe it is healthy to re-examine our history and ask how we can be most helpful in the future. Constructive comments and suggestions are welcome. Email: [fcawmass@gmail.com](mailto:fcawmass@gmail.com).



## ***To Serve the Living: Funeral Directors and the African American Way of Death***

by Suzanne E. Smith (Belknap Press, an imprint of Harvard University Press, 2010)

*A Book Review by Patricia Rackowski*

The funeral business was one of the first and most successful black businesses to organize after the Civil War. Blacks were not being served by white funeral homes, or they were being served in a culturally insensitive way. Black entrepreneurs were quick to enter this market, and they became among the most economically secure members of their communities. They did not depend upon the white man for their jobs or income. This independence enabled them to provide significant support for the civil rights movement from its beginning. These funeral directors were well-respected and influential.

Suzanne Smith relates many stories of the involvement of black funeral directors in the civil rights movement. Many were brave men and women who risked their lives and property to give meeting space to protesters, hide leaders in their homes, and mediate between protesters and white supremacist community leaders. This well-written book is full of fascinating tales about behind-the-scenes activism.

The funeral business encompasses the funeral directors, embalmers, casket makers, cemeteries, crematories and ministers of the black churches. It is still a somewhat segregated business, for cultural reasons, but also because there is a history of white supremacy in the funeral business. As Smith says in her book, *“When the National Funeral Directors Association (NFDA) was formed in 1882 in an attempt to legitimize funeral directing as a profession, its membership was officially open to all undertakers regardless of race. Membership in the association had benefits, including protection from unfair competition and fraud; continuing education; and access to trade publications that disseminated trends in the industry. Then, beginning in 1912, membership was restricted to whites only.”* (p. 53) This lasted until 1970, due to the recalcitrance of Southern members. *“Given the history of the NFDA’s discriminatory practices, the efforts of the National Negro Business League (NNBL) and the National Negro Funeral Directors Association (NNFDA) to promote black funeral homes can be understood more fully.”* (p. 55) NNFDA evolved, along with some other organizations, into today’s National Funeral Director and Morticians Association, with chapters in the U.S., the Caribbean and South Africa.

Desegregation has never fully taken hold in this business, although neither of the professional associations now exclude members of other races. Smith mentions the contradictory pulls on the black funeral directors: *“the impulse to fight for racial equality, which drove many funeral directors to political action, often ran directly counter to the more self-interested drive to reap the financial rewards of a racially segregated economic system.”* (p. 207) Black people may continue to prefer black funeral homes for cultural reasons, regardless of price or other options.



News from Gail Rubin, author of *A Good Goodbye: Funeral Planning for Those Who Don’t Plan to Die*.

The “Before I Die New Mexico Virtual Festival” will take place over four days, October 30 (Create a Great Funeral Day) to November 2 (All Souls Day), 2020.

You can access, from anywhere in the world, a wide range of online educational and entertaining events.

Tickets range from \$20 for one day to \$100 for the VIP experience.

For more information, see [beforeidienm.com/virtual-festival-tickets-on-sale/](http://beforeidienm.com/virtual-festival-tickets-on-sale/).



# Funeral Home Price Comparison Report

By Joan Pillsbury, Chair of the 2020 Price Comparison Committee

We are pleased to announce completion of our 2020 price study project, with new data now added to the chart on our website. We will soon produce a printed version for those who prefer it on paper.

In February 2020 we sent letters to the 85 funeral home locations in western Massachusetts, requesting copies of their General Price Lists (GPLs), with a deadline of April 30. For convenience, a stamped return envelope was included. Early returns came from 38 funeral homes. We realized, because of the Coronavirus pandemic, that quick access to this information would be valuable for consumers in our area. The Price Survey Committee worked to compile preliminary results, which were reported on our website May 1.

Data collection continued this summer. Despite the challenges of coronavirus, our dedicated committee called, emailed, and in some cases visited funeral homes to obtain the price lists. We learned that two funeral homes (Robert E. Cusack Funeral Home, Westfield; O'Brien Hilltown Funeral Home, Huntington) have closed. After additions and closures there are 85 funeral homes in our services area. We succeeded in obtaining price lists from 55 funeral homes, which is a 64.7% response rate. These numbers may change if we receive more price lists.

Note: YOU can help! If you obtain a General Price List from a funeral home that did not reply to our survey, please forward a copy to us so we may update our online chart and our report.

To see our 2020 Funeral Home Prices report and **Price Comparison Chart**, go to [www.funeralconsumerswmass.org/directory/2020-price-comparison--.html](http://www.funeralconsumerswmass.org/directory/2020-price-comparison--.html)

A complete directory of the funeral homes in our region, with addresses and links to their websites, is available at [www.FuneralConsumersWMass.org/directory/funeral-homes-listing.html](http://www.FuneralConsumersWMass.org/directory/funeral-homes-listing.html).



## Should you prepay for your funeral? Safer ways to plan ahead

Insurance companies and funeral homes often tout the benefits of the pre-paid plans they sell. They urge customers to pay for their own funeral in advance—in order to spare their survivors the trouble and expense, lock in current prices, or shelter their assets from Medicaid. The truth is that it is usually not wise to pay ahead. The survivors of those who have prepaid often misunderstand the contracts, are unaware of them, or find themselves surprised that there are additional fees to be paid. Unless Medicaid requires you to “spend down” your own money to qualify for benefits, you’re better off planning ahead without paying ahead. Other safer ways to put aside funds are described in a posting at FCA:

[funerals.org/?consumers=should-you-prepay-for-your-funeral](http://funerals.org/?consumers=should-you-prepay-for-your-funeral)

The Executive Director of FCA, Joshua Slocum, comments, "Misunderstandings happen a lot with pre-need contracts because of the psychology underlying the transaction. People want so badly to hear ‘everything is taken care of and that means no cost changes under any circumstances and nothing will ever happen that we didn't anticipate and pay for ahead of time.’ They want that **so** much that they will hear it, even when it's not the case and it's clearly documented that it is not the case. Passing this along to the kids compounds the problem. The kids almost always believe every single thing is paid for.”



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Please make checks payable to **FCAWM** and send to P. O. Box 994, Greenfield, MA 01302, or donate **online**.  
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 \_\_\_\$100or \$ \_\_\_\_\_

\_\_\_ 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:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_ **Prefer to receive newsletters via email? Yes No**

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## **Raising the Alarm about Bodies in Limbo Delays in Indigent Disposition in Massachusetts**

**Wednesday, November 18, 2020, 6:30 - 8 pm**

A virtual meeting jointly hosted by the FCAs of Eastern and Western Massachusetts

The Funeral Consumers Alliances of Eastern and Western Massachusetts (FCAEM and FCAWM) invite you to a virtual meeting (via Zoom) to learn about and help scope possible solutions to this complex problem.

What happens to the bodies of people who die without ties to family, supporting friends, or institutions? Who has authority, in the absence of next of kin, to make decisions about final disposition? Who has responsibility for the body? Who pays for storage, transportation, permits, cremation or cemetery plots?

Passage of a well-intentioned but incomplete state law (An Act Relative to the Cremation of Certain Unclaimed Bodies, effective July 1, 2018) allowed boards of health to authorize cremation after thirty days, but didn't solve where bodies are to be kept during that wait. In January 2020 the Western Massachusetts Public Health Association wrote to 160 state legislators asking for help; a lively discussion March 6 with a few legislators, police, health directors, funeral directors and FCAWM members stirred up more questions than answers, but was a good start. COVID-19 interrupted that process, while simultaneously making the problem much worse.

We must persevere. Do we need new legislation? Can we brainstorm other solutions?

Please join us on **Wednesday, November 18, 2020 at 6:30 pm** and help us restore a modicum of dignity to the indigent. Registration (free) will open soon; instructions will be posted on the FCAEM and FCAWM websites ([fcaemass.org](http://fcaemass.org) and [funeralconsumerswmass.org](http://funeralconsumerswmass.org)). Or visit [funeralsma.org](http://funeralsma.org) for our joint state-wide website with maps of the regions we cover, linking to our respective websites.



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**In this issue, find details about these Fall 2020 events, free and accessible via Zoom:**

**September 26-27: Funeral Consumers Alliance National Conference**

**October 17, 2-4 pm: FCA of Eastern Massachusetts Annual Program**  
*“Funerals Transforming During Covid: Community Stories”*

**October 18, 2-4 pm: Our FCAWM Annual Meeting and Program**  
*“Challenges Facing Death Care Today”*

**November 18, 6:30 pm: Joint FCAEM - FCAWM Program**  
*“Raising the Alarm about Bodies in Limbo:  
Delays in Indigent Disposition in Massachusetts”*

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