



# FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

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

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Newsletter

Spring 2020

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## Funeral Options in a Pandemic

During the COVID-19 pandemic, which has hit Massachusetts hard this spring, many adjustments have had to be made. Large gatherings are not allowed, and even small gatherings require extra spacing for safe “distancing” between people, so full funeral services are not possible at this time.

What to do? Postpone large in-person gatherings, but consider other ways to communicate and commemorate loved ones who die in this period.

Joshua Slocum of the national Funeral Consumers Alliance has created a 6-minute video about death care and choices families can make. See [www.youtube.com/watch?v=dAFD\\_v1u6mU&t=2s](https://www.youtube.com/watch?v=dAFD_v1u6mU&t=2s)

He also participated in an informative Vermont Public Radio program: **Helping Families Deal With Death And Grief During The Coronavirus Crisis**. Other speakers were a palliative care doctor, a death doula, and a funeral director. You can listen to this 46-minute program at [www.vpr.org/post/helping-families-deal-death-and-grief-during-coronavirus-crisis#stream/0](http://www.vpr.org/post/helping-families-deal-death-and-grief-during-coronavirus-crisis#stream/0)

Here in western Massachusetts we have written “Tips for consumers” (see page 3) reminding people about the two basic “direct” options that funeral homes can continue to provide: **Immediate Burial**, and **Direct Cremation**. Fortunately these are less expensive than full funerals.

How expensive? Our 2020 Price Survey Committee, led by Joan Pillsbury, obtained and analyzed 38 price lists (as of 4/24/20), creating a **Price Comparison Chart** to help in this time of high need. The chart has been on our website since May 1, and will be updated as additional price lists are obtained. (See page 3 for more information.)

Now is a good time to review whatever plans YOU have made for final arrangements, and consider what adjustments might be needed if you die while pandemic restrictions are still in place. For instance, if you planned to donate your body to medical science, be sure to have a “Plan B” alternative. The Anatomical Gift Program at the University of Massachusetts Medical Center has tightened restrictions; they will not accept bodies from hospitals or nursing homes, nor any infected with (or exposed to) COVID-19.

We hope you can remain healthy and live well beyond this crisis period, without need of adjusted plans. But flexibility is wise.



## 2019 Annual Meeting and Election

On Sunday October 20, 2019, we met at the Palmer Historical and Cultural Center, and conducted a very short business meeting (15-minute) prior to our annual program.

Treasurer Joan Pillsbury sent a report showing a healthy balance of \$6,831.16 in the FCAWM bank account as our fiscal year closed (August 31, 2019), thanks to generous donations to this nonprofit organization. Expenses had totaled \$5,099.71 that year.

Sandy Ward, President, thanked Lynn Lovell for her service on the board of FCAWM, and acknowledged the long service of Susie Maddern, who died last spring.

Jim Couchon was elected to a 3-year term on the FCAWM Board of Trustees. He had already served ably on the board since March, when appointed to fill a vacant position.

### ELECTION OF OFFICERS for this year:

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

Following the business meeting, we proceeded with our educational program, 2:30-4:00 pm, **“Caskets and Coffins and Shrouds, Oh My!”**

See pages 4-5 for a report on that program, with photographs.

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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.



This photo, taken at the end of the Annual Meeting and Program, shows (L to R) Elizabeth Bristow, Patti Muldoon, Cecile Richard and Barbara Freed.

Elizabeth, inspired by the program and the new people she met, had just decided to join FCAWM and volunteer for the board! Cecile, newly-elected president, invited her to attend an upcoming board meeting, and subsequently appointed her to fill a vacant board position. Welcome Elizabeth!

Patti Muldoon is president of FCA of Eastern Massachusetts. We were glad that she and several other FCAEM members came.

Also in attendance were former members of the board, including Don Bourcier and Joanna Brown. Joanna brought Sally Lawton, right, who has been a member since the very early years of this organization.



### Save the Date:

**Sunday afternoon October 18, 2020**

for our next Annual Meeting & Program. We hope that group meetings will be possible by then; if not, we will plan a “virtual” meeting. We will announce details on our website and in the fall newsletter.



## Tips for Consumers: Funeral Options during this Pandemic

- The Federal Trade Commission requires all funeral homes to give consumers price quotes by phone, and to provide a printed itemized General Price List (GPL) if you arrive in person. In this current situation, families should **ask** funeral homes to email or fax the price list, or to post the GPL online for viewing and downloading.
- You have the right to buy only what is wanted, item by item, from the GPL.
- Every funeral home in the U.S. offers two basic services without formal viewing, visitation, or ceremony: **Direct Cremation** and **Immediate, or Direct, Burial**. These are lower cost, and compliant with the restrictions on in-person gatherings.
- You should **compare prices first**, before engaging a funeral home. Price variations can be substantial, often thousands of dollars, for the same basic service.
- For those choosing burial:** Note that the quoted price on a direct burial from a funeral home does **NOT** include cemetery fees. The purchase of a plot (if you don't already have one) and the cemetery's "opening and closing" fees will be separate, on top of what you pay to the funeral home.
- For those choosing cremation:** Ask whether the funeral home's quoted price covers the Medical Examiner's fee (currently \$200) and the cost of the actual cremation (which by MA law is done by a nonprofit crematory). The cremation itself may add \$250-600.
- Although Massachusetts has a fund, administered through the Dept. of Transitional Assistance, to help offset funeral costs for low-income families, the payment (up to \$1100 max.) would go to the funeral home, not the family. To be eligible, the total funeral expenses (including cemetery fees or crematory fees) must not exceed \$3500.
- No, there are no charities that pay for funerals or cremations. Families should not make plans beyond what they can afford, hoping to find a charity to make up the difference. Overspending will burden a family with debt long after the death. Counting on "GoFundMe" type online fundraisers is not wise.

For additional information about funerals, burials, cremations, and costs, see our website [funeralconsumerswmass.org](http://funeralconsumerswmass.org). Spending just a modest amount of time learning about your rights and options could save thousands of dollars in expenses, and help you choose final arrangements with confidence.

### 2020 Funeral Home Price Comparison Report

Our website now contains a new Price Comparison report. Thanks to Joan Pillsbury, chair of our Price Survey Committee, and the quick work of her committee, we are providing this updated information earlier than usual, in response to this period of high need. The committee had mailed requests for GPLs in February to all 85 funeral home locations in our region. This early report is based on 38 GPLs obtained by April 24. More data will be added as additional GPLs are received and analyzed.

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)



Did you miss our special “Show and Tell” program last fall? See this report and photos...

## Caskets and Coffins and Shrouds, Oh My!

Palmer Historical and Cultural Center, 2072 Main Street, Three Rivers, Massachusetts  
Sunday afternoon October 20, 2019

**Carol Coan** introduced the program by laying out the “Five-Fold Path to Funeral Contentment” she teaches in funeral planning workshops:

1. Know that you have options
2. Learn about those options
3. Write down your choices
4. Tell people what you want
5. Estimate costs and set money aside

Three other speakers followed, telling about options and showing real examples. Most obvious were the large, fancy caskets that had been transported to the meeting in a classic hearse owned by Lenny Weake.



**Lenny Weake’s** “Caskets 101” presentation was entertaining and informative. He wheeled caskets around the room, letting people examine them closely. He showed interiors, demonstrated moving parts, and explained differences in quality and function.

**Ruth Faas**, of Mourning Dove Studio, showed cardboard coffins that can be decorated creatively by loved ones. She spoke about how she became interested in providing such options for families.

Cardboard coffins are “kinder for the Earth” and less expensive than steel caskets, and they can help in the grieving process as family members, including children, work together to add meaningful messages and decorations. The bottom of the box is strengthened by an extra panel inside.



## Report of October 2019 Annual Program (continued)

**Dina** Stander, of Last Dance Shrouds, spoke about the long history and practice of shrouding. She discussed Do-It-Yourself options and showed how shrouding works in real life. Doll-sized models allowed audience members to experience wrapping and tying various types of shrouds.



A shroud could be made from a quilt or other fabrics with special meaning to the family, such as the tablecloth Dina showed us, right.

She also displayed a canvas carrier she made with handles, helpful for carrying a shrouded body.

After these presentations, lively conversations ensued.



We enjoyed refreshments provided by long-time members Eileen and David Pratt.

One audience member, inspired by the program and the people she met, decided to become a member of FCAWM. She joined on the spot and volunteered to help by serving on the Board! (See page 2 for a photo, plus information about the Annual Meeting that preceded this program.)

At the end of the afternoon, six of us carried a steel casket to Lenny's hearse. We thanked him for his presentation and for helping to set up the room in the Palmer Historical and Cultural Center.



Jim Couchon, incoming FCAWM Vice President, helped Ruth Faas carry a cardboard casket.



## Updating the Funeral Rule: FTC Call for Comments

The federal “Funeral Rule” has, since 1984, required funeral homes to give customers printed price lists when they visit a funeral home to make arrangements. The rule does not (yet) require that prices be posted on websites or provided via email. We have been waiting years for an opportunity to improve the Funeral Rule, which has been very important in protecting consumers’ right to choose what services they want (and avoid paying for services not wanted).

We think it is time – high time! – to add a simple requirement that General Price Lists be posted online.

On February 14, 2020, the Federal Trade Commission (FTC) opened a **formal review process** to consider amendments to this Rule. We alerted as many FCAWM members as possible, contacting those for whom we had email addresses or telephone numbers. The timing was awkward; the 60-day comment period would elapse before we could publish our spring newsletter.

### THANK YOU to all who wrote Comments!

**Thank you** to those who answered our phone calls and our emails in March and early April.

We enjoyed connecting with you during this “stay-at-home” period.

**Good News:** Over 500 comments, most of them calling for online prices, have flowed into the Federal Register site where official comments are collected. We recognize voices from FCAWM as well as from many other Funeral Consumer Alliance affiliates. We are confident that we’ll win this campaign.

Thanks to the COVID-19 crisis...

FTC has now **extended the deadline to June 15, 2020**. It is not too late to comment.

Thanks to the COVID-19 crisis...

The **need for online posting** of prices has become OBVIOUS!

To comment, please visit this webpage, and use the Submit a Comment button on the upper right:

[www.federalregister.gov/documents/2020/02/14/2020-02803/funeral-industry-practices-rule](http://www.federalregister.gov/documents/2020/02/14/2020-02803/funeral-industry-practices-rule)

NOTE: The FTC is seeking comment on a wide range of questions, including:

- whether consumers have benefited from the Rule;
- whether the Rule imposes any significant costs on funeral providers;
- whether changes in technology or the economy require changes to the Rule;
- whether new unfair or deceptive industry practices exist that could be addressed by changes to the Rule;
- whether providers should be required to post their itemized price lists online; and
- whether itemized price lists should have a standard format to help consumers compare prices between providers and help providers comply with the Rule.

To read public comments already submitted, visit [www.regulations.gov/docket?D=FTC-2020-0014](http://www.regulations.gov/docket?D=FTC-2020-0014)

**Thank you** for helping in this important advocacy work.



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

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

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## News from Green Burial Massachusetts

Judith Lorei, president of Green Burial Massachusetts, reports that the GBM team has adapted its green burial presentation for virtual audiences, in order to continue educating the public while complying with COVID-19 social distancing mandates. If you are interested in scheduling a presentation about green burial, please send an email or use the "Request a Presentation" form on the GBM website: [greenburialma.org](http://greenburialma.org).

The GBM website has been updated with the latest news and resources on green burial and conservation. A new section focused on personal stories is planned. "Why I Want a Green Burial," written by GBM board member Eva Moseley, was published last year, and can be found at [greenburialma.org/n/10/Why-I-Want-a-Green-Burial](http://greenburialma.org/n/10/Why-I-Want-a-Green-Burial). GBM is looking to collect and share more stories by fellow green burial advocates to keep this important conversation going. Why does green burial speak to you? Tell your story. Email [info@greenburialma.org](mailto:info@greenburialma.org).

Information is being added to GBM's searchable online **cemetery database** each month. If you would like to volunteer to conduct online and phone research on your city or town's cemeteries, please contact Sophia at [info@greenburialma.org](mailto:info@greenburialma.org). Research can be done from home and it is an easy way to contribute to a valuable resource that helps all of us. Thank you!



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