



FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

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

Newsletter

Fall 2022

Annual Meeting & Program

Sunday, October 16, 2-4 pm

“Death Care with Love, Vision, and Surprises”

Come hear the experiences of a hospice nurse, a death doula, a widow, and others.

Come in person (masks optional) or join us via Zoom. For Zoom access please email to fcawmass@gmail.com to indicate your interest; we will send you the link and access instructions.

Location: The Meadows Lodge, 43 Chestnut Street, East Longmeadow, MA. Open to all. Free. Refreshments!

Schedule:

2:00 pm Annual Meeting: Brief reports from our President, Treasurer, Nominating Committee; Election of candidates for the Board of Trustees and for Officers. This is the 60th year of our nonprofit organization!

2:30 pm Program: “Death Care with Love, Vision, and Surprises”

3:30 pm Questions and discussion.

We look forward to seeing you on October 16.



2022 Price Comparisons

Comparing price lists from funeral homes in western Massachusetts in 2022 revealed wide cost ranges for these basic no-frills services:

- Immediate Burial - \$1670 to \$5245
- Direct Cremation - \$1185 to \$4759

The above figures include a prorated service fee, but do not include casket purchase, or cemetery or crematory fees.

See page 3 for more about our price study and the NEW features of our online Price Comparison Chart.



Pushing for Progress in the Funeral Industry

The People’s Memorial Association (PMA) in Seattle has long been an active leader in lobbying for changes. On October 10, 4 pm ET, via Zoom, Amanda Stock of PMA will be in conversation with Josh Slocum from the national Funeral Consumers Alliance about how Washington State’s funeral industry compares to the rest of the nation. Josh will share updates about FCA’s push for new legislation that protects consumer rights.

For more information, contact us. Sandy Ward has signed up to observe this Zoom program, and has information about where to find the registration form.



Seeking Volunteers

We are a small nonprofit organization that serves the public by providing reliable information and answering questions about options for final arrangements.

We maintain a website, publish a newsletter, conduct educational programs, and respond to inquiries. Every two years we request price lists from the funeral homes in western Massachusetts and post a price comparison report on our website. We are independent of the funeral industry; we encourage shopping around and careful consideration of choices.

Would you like to join us in this interesting and satisfying endeavor? Hope so!

We welcome volunteers for **short-term projects**. Examples: writing an article for our newsletter or a letter to the editor of a local newspaper; creating a flyer; editing a brochure or webpage; gathering information on a topic; or assisting at an information fair.

We welcome volunteers for our Board of Trustees (see column at right).

Please contact us at fcawmass@gmail.com or 413-376-4747, or download a membership form from our website and indicate the ways you'd like to volunteer. We look forward to hearing from you. THANK YOU!



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Western Massachusetts, Inc.
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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 of Trustees and Officers

We have openings on our Board of Trustees, and will hold an election during the Annual Meeting on Sunday, October 16, 2022, 2:00 pm.

As of press time, we have one NEW candidate to introduce:

Thomas LaValley is a journalist with the Springfield Newspapers who has worked as copy editor, page designer, news reporter, and sports reporter. He is also president of the Springfield Newspapers Employees Association. Tom became interested in the funeral industry after reading "The American Way of Death Revisited" by Jessica Mitford. Over the years, he has done volunteer work for Katelynn's Ride, Greene Room Productions, Opera House Players, Enfield Fourth of July Town Celebration, and Dakin Humane Society.

We are delighted that Tom has agreed to run for a full term (3 years). Jim Couchon and Joan Pillsbury are running for re-election to full terms.

Sandy Ward is also running for re-election, but aims for a shorter term (1 or 2 years), to comply with the pattern of staggered terms specified in our bylaws.

There is a VACANCY (short-term) available for a new candidate. We will ask for nominations during the meeting. Perhaps YOU would like to run? Our bylaws "*encourage the election of interested persons who have not served before.*" We welcome new perspectives. This is a good opportunity to join our team and help with our mission. Our Board meets about 6 times per year. Let us know if you are interested. Thanks!

We also will vote for Officers (1-year terms). Current candidates are:

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



Funeral Home Prices in 2022

We are pleased to announce results of our 2022 effort to collect and compare prices for funeral home services in Western Massachusetts. We obtained prices from 81% of the 85 funeral home locations, a high response rate. We compiled a chart to help you compare prices in these six categories of funeral home services and products:

Immediate Burial
Direct Cremation
Basic Services Fee
Embalming
Least Expensive Casket
Least Expensive Vault

New features of the 2022 Price Comparison Chart:

- Improved online display chart that is easy to sort (for example, by price category, or by town, county, or name of funeral home).
- A PRINT button for convenient re-formatting of the chart for standard paper size.
- An EXCEL button for those who wish to capture the chart in a standard spreadsheet format.
- Links to complete General Price Lists (GPLs) for additional price information, beyond the six categories that we selected for display in our chart.
- Supporting pages about how we collected the data, how to use the chart, definitions of terms, and our policy about posting GPLs.

We invite you to view the 2022 Price Comparison Chart on our website:

<https://funeralconsumerswmass.org/price-chart/>

No computer? Don't worry; we can mail relevant printouts to you. Call our voice-mail line, **413-376-4747**, at any hour of the day or night, and leave a message to tell us what information you wish to obtain (e.g., the whole chart? Prices for cremation? Prices for funeral homes in your town or county?). One of our volunteers will respond within a day or so.

Note: Some funeral homes did NOT send us their price lists. Their names are still on our chart, but without price data. YOU could help us; if you obtain a current GPL from one of those places, please share it with us. We'd be glad to add the data and improve the chart.

As we have done since 2018, we augmented the chart to answer questions about Direct Cremation: Does that quoted price include the separate fee for the Crematory? Will it cover the \$200 Medical Examiner's fee? You will see that the most common answer is "No." Don't be fooled by a price that looks low but will leave your family with extra amounts to pay.

In the NOTES column we add codes (a, b, c, d, e) for special circumstances. The codes are explained on the page that explains how to use the chart: <https://funeralconsumerswmass.org/using-the-price-chart/>
Example: (a) applauds the funeral homes that post their prices ONLINE.



Collaborations Across the State

1. Revision of **Funeral Directors Consumer Fact Sheet**
2. Outreach at **Massachusetts Councils on Aging (MCOA) Annual Conference**
3. Continuation of joint website **FuneralsMA.org**

1. **Funeral Directors Consumer Fact Sheet:** In July 2021 Sandy Ward (FCAWM) and Patti Muldoon (FCAEM) urged the Massachusetts Board of Registration in Embalming and Funeral Directing to add consumer-friendly information to their website. We recommended updating their old Consumer Fact Sheet, and the Board agreed to put this on future agendas as an on-going project. Sandy and Patti attended their monthly meetings (remotely) throughout the year, and also did behind-the-scenes editing to help the process along. Representatives of the Massachusetts Funeral Directors Association asked to be included, and participated in two subcommittee meetings in April. This broad collaboration resulted in an improved document, which the Board approved. The new **Consumer Fact Sheet for Funeral Planning** was posted online in June 2022. You can see it at <https://www.mass.gov/doc/em-board-consumer-fact-sheet/download>

2. **MCOA Conference, Falmouth, MA, October 19-20, 2022:** FCAWM and FCAEM will jointly staff an information table in the Exhibit Hall for the 2022 Conference, as we have done in 2016, 2017, 2018, and 2019. In addition, FCA members Heather Massey and Jasmine Tanguay will present a workshop October 20 titled, “A Consumer Advocacy Perspective on Funerals and Body Disposition Options.”

3. **Statewide website, FuneralsMA.org:** We have renewed the domain name for this website for another two years, and hope to develop more content for it. Currently it serves well as a “portal” connecting to the separate websites of FCAWM and FCAEM, with a helpful map defining the regions served by our two organizations. (This addressed a problem we’d had previously with many calls originating from outside our service area; we politely made referrals, of course.) This statewide website has the potential to be a more robust resource for consumers who seek information about death care options, rights and regulations in Massachusetts. This joint website does provide links to two relevant documents: our 2019 update of Lisa Carlson’s helpful summary titled **Your Funeral Consumer Rights in Massachusetts**, and now the 2022 **Consumer Fact Sheet for Funeral Planning**.

We would welcome your help with #3. Leadership of both FCAWM and FCAEM agree with the idea of expanding the information content of the statewide website, but realize there are unanswered questions at this point about who, when, how, and at what cost. Some careful thought needs to go into planning the scope of the project, and guidelines for on-going maintenance of the website. Sandy Ward is the current web-savvy FCAWM volunteer able to edit the statewide website, but this is not Sandy’s project. It will need a broader group working on it. If YOU have ideas about any aspect of this project, please let us know.



Invitation: “The Funeral Consumers Alliance of Eastern Massachusetts warmly invites our sister organization, FCA of Western Massachusetts, to attend online our **60th Anniversary: Celebrate, Engage, Prepare** on Saturday, Oct 22nd at 2:00 pm. Please email info@fcaemass.org to get the Zoom link.”



Understanding a Funeral Home's Price List or GPL

The national Funeral Consumers Alliance provides excellent information about how to read and understand a funeral home's General Price List (GPL). This information is available in two formats and two languages.

- English webpage:

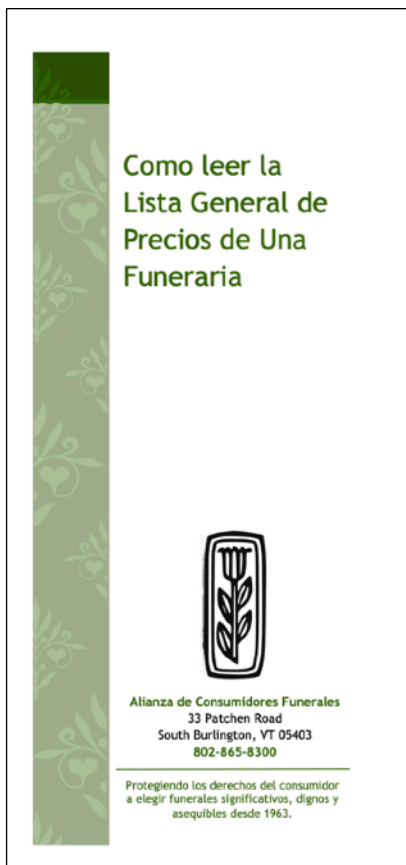
<https://funerals.org/?consumers=read-funeral-home-price-list>

- English 3-fold pamphlet, available for viewing or download funerals.org/wp-content/uploads/2020/12/2020-12-3-understanding-GPL.pdf

- Spanish 3-fold pamphlet, available for viewing or download funerals.org/wp-content/uploads/2019/03/espanol.gpl_.2013.pdf

Excerpts:

“The Federal Trade Commission’s Funeral Rule, enacted in 1984, includes many important consumer protections that make researching and buying a funeral easier than in the past. It mandates that all items be priced separately, and that you have the right to select only the goods and services you want. In addition, the law requires that the funeral home give you a copy of the General Price List (GPL) at the beginning of any discussion of arrangements, or give you prices over the phone.”



Required disclosures. GPLs “must display specially worded consumer-protection disclosures that explain the following:

- You may select only the items desired
- Any arrangements you select will include a charge for basic services and overhead.
- Embalming is usually not required by law.
- You may use an alternative container for direct cremation.
- A casket price list and outer burial container price list are available.”

These pamphlets and the webpage list and define **Goods and Services** for which prices **must** be revealed, if offered by the funeral home.

These required items include Direct cremation; Immediate burial; Basic services of funeral director and staff, and overhead; Transfer of remains to funeral home; Embalming; Other preparation of the body; Use of facilities and staff for a viewing, funeral ceremony and/or memorial service; Use of equipment and staff for a graveside service; Hearse; Limousine; Forwarding remains to another funeral home; and Receiving remains from another funeral home.



Active Outreach and Educational Presentations in 2022

The launching of our improved website in early 2022 included an updated “Speaker for Your Group” page with an embedded video from a talk given by Sandy Ward in 2021.

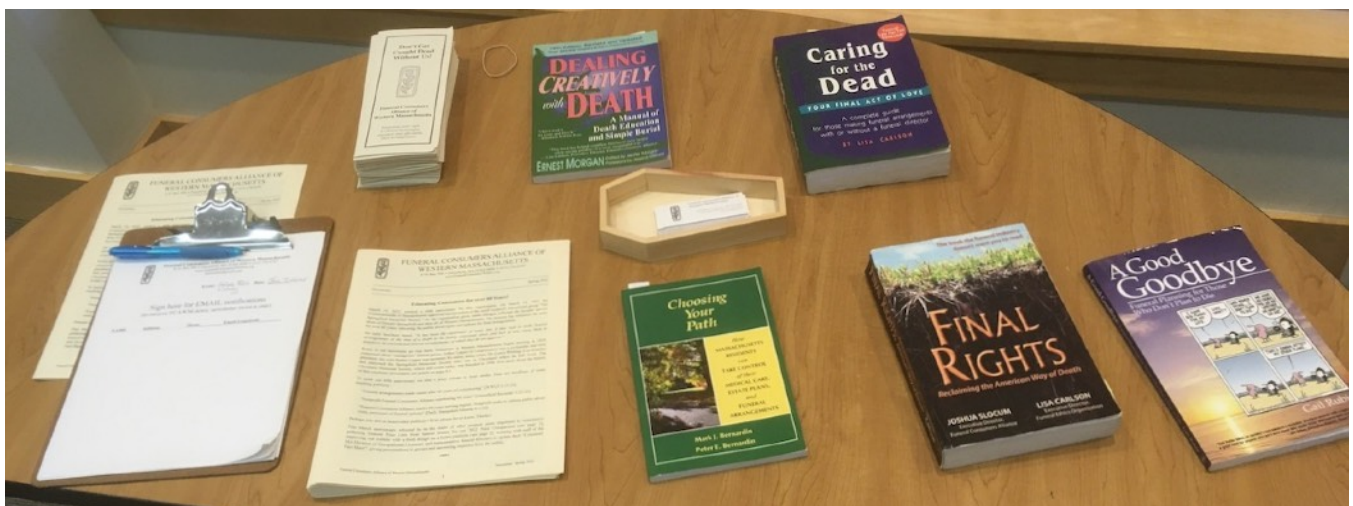
So far in 2022, we have presented information for these groups and events:

- Palmer Public Library, “Planning for Final Arrangements: Online Presentation” a talk by Sandy Ward, with Zoom assistance by Adult Service Librarian Amy Golenski, 2/15/22
- Holyoke Council on Aging, “What To Know Before You Go: A Frank Discussion,” with Sandy Ward for a diverse audience of seniors, a Mayor’s office staffer, and 5 students from UMass College of Nursing, 4/21/22
- Holyoke Public Library, “Choices in Final Arrangements” (Zoom and in-person) by Sandy Ward and Kate Mason, with technical assistance from HPL staff member Carlos Vicenty, 6/7/22
- Spanish-speaking group in elder housing in Holyoke, Funeral Consumers Alliance talk by Sandy Ward with translation assistance by Nayrobey Rosa Soriano and a bilingual resident, 7/25/22
- Loomis Village in South Hadley, “Answering Questions about Funeral and Death Care Options” by Sandy Ward, 8/10/22
- Community Fair, Springfield Housing Authority, Cecile Richard and Sandy Ward staffed a table 9:30am-12pm, 8/31/22, handing out information in Spanish and English (*see photo*)
- South Hadley Public Library, “Don’t Be Caught Dead Without Us!” 9/21/22



And more outreach work is coming:

- Longmeadow Public Library, Jim Couchon and Cecile Richard, 9/29/22
- Town of Chester Council on Aging, 10/18/22
- MCOA Conference in Falmouth, MA, staffing an FCA table in the Exhibit Hall 10/19-20/22
- Adult Foster Care, Springfield, presentation by Cecile Richard and Joan Pillsbury, 10/26/22
- Holyoke City Hall, a presentation by Sandy Ward for interested employees (date TBD)



Please make checks payable to **FCAWM** and send to FCAWM, P. O. Box 994, Greenfield, MA 01302
or donate ONLINE by credit card or e-check: www.funeralconsumerswmass.org/donate.html

Your contributions are tax-deductible. We are a 501(c)(3) 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 ___ \$30 ___ \$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

✂----- cut here -----

Your Donations Make a Difference!

It is through your donations that we are able to continue to carry on our mission to make educational information available with pamphlets and semi-annual newsletter, advocate for consumer death care rights, and provide electronic access. All donations to the Funeral Consumers Alliance of Western MA are tax-deductible.

Thank you!



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This issue includes these articles, and more:

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NOTE: Please notify us if you change your address, wish to unsubscribe, or wish to change your preference (print vs. electronic) for our newsletters (2 per year). Call 413-376-4747 or send email to fcawmass@gmail.com. THANK YOU!