



# Funeral Consumers Alliance of Eastern Massachusetts

Promoting a consumer's right to choose dignified, meaningful and affordable after-death care.

Annual Newsletter

February 2015

## Dear Alliance Member:

Greetings from your FCAEM board!

2014 was quite a busy and productive year. Here are the highlights:

Our annual gathering in March featured our "Choices in After-Death Care Road Show". This multimedia presentation features a panel of knowledgeable FCAEM volunteers and provides an overview of the FCA and consumer choices, do-it-yourself funerals, green burial, and finding meaningful ways to honor and grieve. It was a wonderful opportunity to show our members the program that we present to the public. This model has proved to be very successful, and FCA of Western Massachusetts invited us to do the same at their annual meeting this fall.

The Massachusetts Environmental Health Association invited us to speak at its annual meeting and education seminar. As a result, members of local Boards of Health learned about the rights of families to care for their own dead and make funeral arrangements without the need to hire funeral homes. This was also repeated for the New England Hospice Federation.

We continued our support of Green Burial Massachusetts, a project of the Funeral Consumers Alliance of Eastern Massachusetts and Western Massachusetts, and in the spring, the Green Cemetery Initiative was formed. This is a new collaboration between Mount Grace Land Conservation Trust and Green Burial Massachusetts. The purpose of this innovative partnership is to establish Massachusetts' first green cemetery open to all.

FCAEM acquired the rights to show the documentary film "A Will for the Woods". It follows a young man facing an early death and his passionate wish for a legacy of green burials, beginning with his own simple funeral and green burial. It is a profoundly affecting and optimistic portrait of people finding meaning in death. This fall, Green Burial Massachusetts showed it in Greenfield to raise awareness

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## Save the Date

Please join us for our Annual Meeting and Speaker Series on Saturday March 28, 2015 at First Parish in Bedford, Massachusetts. This year, in addition to a new venue, the meeting will have a new format. The speaker session will take place from 2-4 pm and be followed by a Death Café from 4-6pm.

Peter Stefan, of Graham Putnam & Mahoney Funeral Parlors, is a Funeral Director with over thirty-five year's experience serving families in the Worcester, MA area. He is currently writing a book about his experience with the Boston Marathon Bombing. Peter was responsible for preparing and finding a spot to bury the body of deceased marathon bombing suspect Tamerlan Tsarnaev. Peter will talk about this, as well as other issues, and offer an extended participatory question and answer period.

A Death Café is a group directed discussion of death with no agenda, objectives or themes. It is a discussion group rather than a grief support or counselling session.

At a Death Café people, often strangers, gather to eat cake, drink tea and discuss death.

The objective is "to increase awareness of death with a view to helping people make the most of their (finite) lives."

See more at: [www.deathcafe.com](http://www.deathcafe.com)

First Parish is located at 75 Great Road in Bedford.

(781) 275-7994





## Green Burial Update

Eva Moseley

The search for land in Massachusetts for a green burial ground open to all continues, now conducted by a "rebranded" entity. What was the Green Burial Committee, a subgroup of the FCA of Western Mass. with only one member (the author) from FCAEM, is now Green Burial Massachusetts: A Project of the Funeral Consumers Alliances of Western and Eastern Massachusetts (GBM).

We continue to look to Mount Grace Land Conservation Trust for one answer to our hopes. MG reaches into many towns west, north, and east of Quabbin Reservoir and its staff understands the value of our quest; is knowledgeable about the physical, legal, and fiscal issues of land conservation; and is committed to finding suitable land and working with us to establish an active cemetery.

MG and GBM continue to publicize and explain the idea together and separately, for instance in a joint two-part interview on Northampton radio. MG is using specific conservation cemetery criteria to identify parcels of land that may be suitable in six towns in its region and will then, along with GBM, reach out to those parcel owners, hoping that one or more will agree that this is a good use of the land they seek to conserve as open space.

Meantime GBM members continue to look elsewhere, particularly to other land trusts. A few of us attend the annual land trust conferences, now usually sharing an exhibit table with Mount Grace; others go to the Bioneers conferences, and most recently a few of us staffed a table at the Northeast Organic Farmers Association's winter conference. Much interest there, and very little hesitation or revulsion, as most participants, whether farmers or not, readily understand that death is part of life and that it makes ecological sense for the dead to use their bodies to feed the Earth, which fed them all their lives.

If you wish to participate in this quest for land, or know of suitable land that may be available, please email [esmoseley@mindspring.com](mailto:esmoseley@mindspring.com) or call the FCAEM number 617.859.7990



## The FCAEM Roadshow

Paula Chasan

This fall our own FCA of Eastern Massachusetts sent a volunteer team of leaders traveling west to Northampton, to give a well-received presentation of the FCAEM Road Show at the annual meeting of the FCA of Western Mass. This was a version of the presentation given at FCAEM's annual meeting last March. Heather Massey spoke about the choice of home funeral. She showed a powerful video of one family's decision to care for their son at home with the support of family and friends. Eva Moseley explained what green burial is and how it is better than conventional burial and even cremation, with a summary of her ongoing work to find land for a green burial ground in Massachusetts. Ruth Faas, who has created unique and beautiful approaches to funeral activities, shared about her work to make funerals more personal, a time when art and the creativity of family and friends help the expression of grief to bring comfort.

Raya Gildor's well-organized informational slides were presented by FCAEM president, Sandy Ward. These gave the appreciative audience a picture of what we are accomplishing here with the support of our members. A social and snack time followed this meeting, and gave an opportunity for lively discussion, for questions, and for congratulations from the Northampton crowd to our traveling FCAEM speakers.



*Sandy Ward, FCAEM president, and roadshow panelists (l-r) Heather Massey, Eva Moseley and Ruth Faas.*

## Come see the FCAEM Roadshow!

Belmont Health Collaborative, an all volunteer organization, has invited the FCAEM Roadshow to give a presentation in Belmont, as part of the Health Collaborative's mission to offer informative and empowering health education.

This presentation will also be filmed, and you are invited to join the studio audience at the Belmont Media Center, a nonprofit media organization.

The date of the presentation is not yet set, but will be posted at <http://www.belmonthealthcollaborative.com/>



## How You Can Help

Eva Moseley

Many of you give generously to make our work possible, but there are other things you can do to participate:

Interview one or more funeral directors and/or cemetery staff about their ideas and practices and report results to the newsletter. (This used to be demanded of all members, though we didn't all do it.)

Write about your own experiences after the death of a friend or relative and send for possible publication here.

Propose one or more venues for the FCAEM Roadshow (church, synagogue, mosque, club, school, etc.) and tell us whom to contact to arrange an event.

Visit your local funeral homes, ask for a general price list and mail them to us.

We need a recording secretary. Would anyone be willing to meet with us approx 6 times a year, take minutes and distribute them post meeting? send out meeting reminders and task reminders, no board responsibilities required.

Our treasurer could use some assistance with her duties and responsibilities, such as the Mass. state tax filing forms and other tasks.

Are you, or do you know, a lawyer who could advise us about funeral and death related matters.

Help us use social and other media for publicity.

Help maintain our website and keep it up to date.

Help plan and put on events.

Please contact us if you would like to do any of these things or have any additional ideas about how to participate:

Phone: (617) 859-7990 (24-hour answering machine)

Email: [fcaemass@gmail.com](mailto:fcaemass@gmail.com)

Mail: FCA of Eastern Massachusetts; 66 Marlborough Street; Boston, MA 02116



## Art and Death

Heather Massey

### Art Exhibit Aids in Death Education

When I came across a posting on the Woods Hole library website calling for local artists and crafters to submit artwork utilizing used books for an upcoming art show and auction, I became intrigued with the possibility of submitting a piece that could serve to educate the public about death care alternatives.

I envisioned presenting a casket embellished with books on death and deathcare as the central theme. With the purchase of a simple cardboard casket from Mourning Dove Studio in Arlington, biodegradable and suitable for burial or cremation, and also used commonly in home funerals, I had the canvas for an art piece that illustrates that families can choose to make or purchase caskets to decorate in honor of their loved ones.



The casket was decorated with copies of the covers of many death, dying, and funeral related books, most notably (and front and center) *Caring for your own Dead* by former FCA director Lisa Carlson, and *Final Rights* coauthored by Carlson and current FCA executive director Josh Slocum. Knowing about these valuable resources can make such a difference in how empowered and prepared people can be.

FCAEM president Raya Gildor and FCAEM volunteer Ruth Faas traveled to my home on the Cape for a day of artistic and practical support with decoupage, design, and cutting. Dawne Anderson of Minnesota, a newly graduated home funeral guide who was staying with me for a weekend of death care education and mentoring, continued working on the artwork with me. Working alongside each other in this creative endeavor let us experience first-hand how it might be for people expressing their loving goodbyes in this way. The process of making art connected us and also evoked a non-verbal grappling with issues of death and bereavement.

The final art piece, named "Tomes of the Tomb", was displayed at the library throughout the book art themed show, garnering much interest and local comment, and was subsequently donated back to FCAEM to be used in other venues such as Death Cafés and other educational events.



## The National FCA Conference, Minneapolis, June 2014

Heather Massey

I had the honor and pleasure of representing FCAEM at the 2014 National FCA Conference, both as a member affiliate attendee and as a workshop presenter.

Affiliates from all over the country were represented by board members and other officers. The main two-day event, organized by the national office, also featured a valuable opportunity for insight into the national board by holding open board meetings before and after the conference. Key-note speaker Caitlin Doughty, of the "Ask a Mortician" web series, entertained us while educating us, in the keynote speech and a workshop on attracting the next generation of FCA leadership.

Shannon Shoup of the FCA of Southern California gave a useful workshop with tips for gathering, organizing, and posting price surveys of funeral homes, which we have since applied in FCAEM. A tour of a Minnesota green cemetery was inspiring and helpful to those of us actively working on green burial options in our respective states.

Josh Slocum, FCA national director, contributed to a number of workshops and a plenary session, providing both micro and macro examples of how the national FCA supports and protects the public's right to choose meaningful, dignified and affordable funerals and also the right not to be a consumer at all, as in family-directed after-death care. The national office has also come to the defense and aid of small independent funeral directors, who are sometimes subjected

to pressures and legislative actions supported by the large funeral corporations. Audio downloads of these sessions and others--including a panel discussion on legislation with Rep. Carolyn Laine and one on alkaline hydrolysis or "water cremation"-- are available at [funerals.org](http://funerals.org).

The workshop "At Home Body Care Demonstration for FCA Affiliates" was presented by myself and fellow NHFA director emerita and home funeral educator Jerrigrace Lyons of California. We designed the workshop to help affiliates gain the knowledge needed to comfortably discuss care of a body after death and how to do so in a home setting, so that attendees could confidently take the information back to their affiliates and feel able to respond to inquiries from members and the public. Our focus was on instructing families on simple and effective ways to temporarily preserve a body without embalming, and how they differ from contemporary funeral home practices. To help me prepare for this intensive session of only one and a half hours (vs. the half-day or more for typical body care demonstrations), FCAEM board members and volunteers traveled to the Cape to witness and critique my practice run of the streamlined version to be presented at the national conference. This local session and its feedback, while helping me shape the workshop, also served to give our own volunteers insight into ways of presenting home death care to those in eastern Massachusetts looking for other than the conventional choices.



### **Dear Alliance Member. . . continued from page 1**

about the topic and their mission, and FCAEM hosted a screening in Lexington.

We were able to send a representative to the FCA National Conference in Minnesota, and also presented the film there.

Once again, we offered a workshop on after-death care at the annual Connecting for Change: A Bioneers by the Bay Conference presented by the Marion Institute in New Bedford, Mass.

We sponsored the first Death Café in Massachusetts, and these events continue monthly on Cape Cod. A Death Café is an informal gathering at which, over coffee, tea, and cake, participants share their experiences of and feelings and ideas about death.

FCAEM participated in Mount Auburn Cemetery's "Graves in the Garden," an afternoon of green burial events, and joined the cemetery in co-sponsoring Mary Woodsen's talk, "Return to Life", about the green burial movement.

We worked with the Executive Office of Health and Human Services to ensure that the option of taking care of one's deceased family member was not overlooked in the transition and change to electronic death certificates in Massachusetts.

We look forward to continuing the mission of supporting our members and educating the public on how to make informed, thoughtful, and affordable after-death plans. Thank you for your support!



## Death Cafés and Death Classes

Heather Massey

Massachusetts' first Death Café, co-founded by the FCAEM in 2013, is now in its second year and remains the only continuous monthly Death Café in the state, with ongoing meetings in Falmouth, on Cape Cod. Created in England to increase death awareness and help people make the most of their lives, it is now an international movement with over 900 DCs worldwide. Its popularity has proven to be an avenue for FCAEM to provide a place for conversation about death, thus helping to normalize it and laying the groundwork for further education about and exploration of death-related issues.

The popularity of the DC as a venue for discussing all things related to death, dying and bereavement has given rise to "Death Classes" also created and facilitated by FCAEM; in them such topics as funeral costs, green burial, obituaries, the Conversation Project, natural death care, etc, are presented, often with the use of films or special guests. In December, Ruth Faas of Mourning Dove Studio presented a program on caskets and alternative containers, as well as a shrouding demonstration. In January, Marie Manus, Massachusetts campaign manager for Compassion and Choices, provided a program on the Death with Dignity movement in the state, including an overview and the status of a new bill being introduced to make this choice legal; the program drew an audience of 120!

In addition to offering DC in our area, we have been instrumental in educating like-minded organizations in offering DCs to their service areas. We presented "Death Cafés: A Primer for Hospices" at the New England Hospice Federation this fall, as well as two teleconferences on the "how to's" of Death Cafés for the National Home Funeral Alliance membership.



*Ruth Faas demonstrates technique of shrouding*

## Death Registration Change

All Massachusetts death registrations are now managed through an Electronic Death Registration System (EDRS).

EDRS access is not available for the general public. Thanks to the diligence of FCAEM volunteers, families not working with a funeral home can find updated instructions on how to file a death certificate on the official website of the Commonwealth of Massachusetts: [www.mass.gov](http://www.mass.gov). There is a lot of other great information about after-death care provided by the Office of Health and Human Services. Just enter "death and burial" in the search field and check it out!

## How To Contact FCAEM

Phone: (617) 859-7990 (24-hour answering machine)

Email: [fcaemass@gmail.com](mailto:fcaemass@gmail.com)

Mail: FCA of Eastern Massachusetts; 66 Marlborough Street; Boston, MA 02116

Website: [www.fcaemass.org](http://www.fcaemass.org)

## Annual Donation Request

Please consider sending a donation in the enclosed envelope. In addition to our one-time membership fee, this is our primary fund-raising method. Your donation will ensure that we can keep

- Providing help and support to consumers with questions about their rights and options in after-death care through both our phone line and email.
- Offering workshops and presentations to educate the public about meaningful and affordable after-death care
- Maintaining our website
- Mailing our annual newsletter
- Holding our annual meetings

FCAEM is a 501(c)(3) non-profit. All contributions are tax-deductible.

Any size donation will be appreciated. Thank you in advance for your generosity.



# An Oversaturated Market 2014: An Invitation to Funeral Pricing Abuse

Tom Einstein

If we were to die Monday through Friday — with one funeral a day — and two weeks off for the mortician’s vacation, the following chart (the 2014 data is from the FCA website) shows the number of funeral homes that would be needed in each state, compared to the actual number. There are undoubtedly some funeral homes that can handle more than one funeral a day, which reduces the "needed" number accordingly and probably explains the figures for Arizona, California, Hawaii, and Nevada.

## How Many Funeral Homes Are Needed ?

Note: the needed number of funeral homes is based on one funeral five days a week, 50 weeks a year.  
Death data is from 2012 and Funeral home data is from 2013

	Deaths per Year	current number of funeral homes	needed number of funeral homes
AK	3,728	20	15
AL	48,038	407	192
AZ	46,762	144	187
AR	28,916	279	116
CA	234,012	806	936
CO	31,465	182	126
CT	28,692	261	115
DC	4,672	27	19
DE	7,706	65	31
FL	173,791	831	695
GA	71,263	572	285
HI	9,617	21	38
ID	11,429	71	46
IL	99,931	1027	400
IN	56,743	575	227
IA	27,745	397	111
KS	24,502	313	98
KY	41,983	459	168
LA	40,667	274	163
ME	12,750	110	51
MD	43,325	270	173
MA	52,583	519	210
MI	88,021	651	352
MN	38,972	368	156
MS	28,965	345	116
MO	55,281	498	221
MT	8,827	70	35
NE	15,171	215	61
NV	19,623	52	78
NH	10,201	90	41
NJ	69,495	660	278
NM	15,931	73	64
NY	146,432	1579	586
NC	78,773	607	315
ND	5,944	68	24
OH	108,711	1086	435
OK	36,529	325	146
OR	31,890	165	128
PA	124,596	1585	498
RI	9,579	79	38
SC	41,614	386	166
SD	7,100	92	28
TN	59,578	414	238
TX	166,527	1128	666
UT	14,776	84	59
VT	5,380	56	22
VA	59,032	490	236
WA	48,146	179	193
WV	21,275	255	85
WI	47,308	496	189
WY	4,438	30	18

Certainly in rural areas with sparse population, funeral homes do not expect the dying business to be a full-time one, and more establishments will be needed to cover the geographic area than the number generated by a simple death-rate formula. In most states, however, the number of funeral homes far exceeds that which can be reasonably supported by the death rate. (In Kansas, Nebraska, Pennsylvania, and Vermont, there are almost four times the needed mortuaries; in Iowa there are five times too many!)

Why are so many funeral homes still in business? Because of high mark-ups that consumers pay — either willingly or because they just don't know what their other options are. It's a situation that invites pricing abuse!



## Variation of Funeral Costs and Services Locally and Nationally

Tom Einstein

One glance at any survey of funeral costs, either on a local or national basis, shows that there is a wide variation in pricing between different funeral homes—even for what appear to be equivalent or even identical services. Of course, a large part of the variation is due to the wide variation in products and services selected, e.g. the price of casket chosen, which can easily range over an order of magnitude; if there is to be an earth burial, the type of burial container (casket liner or vault) selected; whether or not there is to be a viewing of the deceased (i.e. euphemistically called “visitation”) at the funeral home; whether or not there are to be church services with the deceased present the use of a hearse and distance to the cemetery; the cost of publishing the obituary; and the list goes on. The selection of products and services that compose a funeral is comparable to ordering a large meal from a long menu in a Chinese restaurant! Prices vary, and may not be directly comparable from one funeral establishment to the next, and they add up. It can all be very bewildering, especially when one is under the time pressure of a few days following a death, to select the myriad products and services required.

In addition, there is a marked variation of funeral-related costs for equivalent services across different sections of the country. However, this geographic variation is only of academic interest to most people.

The easiest way to get an idea of a given funeral home’s price level is to compare its charge for direct cremation with that of other funeral homes in your local area. This is true regardless of whether you wish to choose a simple direct cremation or a more elaborate service. In comparing the cost of direct cremation between different funeral homes within your local area (a radius of say 50 miles), one is effectively comparing apples with apples, not with peaches or oranges.

The most basic service that a funeral home can perform is a direct cremation. Except for selection of an urn, this service is essentially identical for any funeral home. It

consists of the following simple steps.

1. Removal of the deceased from the place of death to the funeral home.
2. Obtaining the necessary burial/cremation permits from the locality in which death occurred.
3. Placing the body in a simple combustible wood or cardboard cremation container, having a hard solid bottom.
4. Transporting the body from the funeral home to the selected crematory.
5. Holding the body for a minimum of 48 hours after death (most crematories have refrigerated storage for this purpose), and getting clearance for cremation from the local medical examiner.
6. The actual cremation itself. This usually requires 3-4 hours, depending on the size of the body.
7. Returning the decedent’s ashes to the family.

Except for the selection of an urn to hold the ashes, there are no options in this process. The process is basically identical, regardless of which funeral home performs it.

One would therefore expect that the price of this service would be more or less uniform from one funeral home to the next, within a given local area. But surprise, surprise! The listed prices for a direct cremation among the 170-odd funeral homes in the Boston area vary by more than a factor of three!—from a minimum of about \$1,300 to over \$4,000—for exactly the same service!

It follows that funeral homes whose price for a direct cremation is high will also be among the highest-priced vendors for other, more elaborate funeral services, and vice-versa, a fact that is confirmed by regional price surveys.



**Funeral Consumers Alliance of  
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# Please . . .

## Read, Reflect & Respond

We at FCAEM want to be able to keep you informed, *in a timely manner*, about upcoming events which occur throughout the year---e.g., our annual meeting, death cafés, classes, roadshow presentations, movies, demonstrations. As you know, the lowest cost and most efficient way to do this is by email. However, out of almost 1800 members, we have only 130 email addresses. May we ask you to take a moment to send us your email address directly, or, when you send a donation, to write it on the remittance envelope, so we can keep you up-to-date on our many offerings and activities.

Thank you.

Your FCAEM Board.

**Send email address to -----> [fcaemass@gmail.com](mailto:fcaemass@gmail.com)**

2015