



# Funeral Consumers Alliance of Eastern Massachusetts

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

Annual Newsletter

February 2017



## 2016 Year In Review

Ashlie Taylor

Greetings from your board! Thank you for being a member of an incredibly dedicated and historically relevant non-profit; as FCAEM was established in 1962 as the Memorial Society, 2017 marks its 55th Anniversary. Continuing the work of our mission while embracing changing traditions and technology makes the work we do even more significant.

Throughout 2016, FCAEM volunteers have continued outreach efforts by tabling at various events: ArtBeat, Somerville; Northeast Organic Farming Association, Worcester; Green Planet Faire, Falmouth; Cape Cod Mini Makers Faire, Mashpee; and Massachusetts Association of Councils on Aging and Senior Center Directors, Falmouth. Each November we've had a presence at the Hospice and Palliative Care Federation of Massachusetts Education Conference; this year two of our volunteers spoke there about how hospices can make use of death cafes.

Our Cape Cod volunteers have coordinated monthly *Death Cafés* and *Death Education* classes, and *Living With Dying* programs exploring topics including Advance Directives, Medical Aid in Dying, and Green Burial. We've hosted successful film screenings of *How to Die in Oregon* and *Death: A Love Story*, and provided speakers to community groups interested in learning about our work and how it can help their members be more informed consumers; we even made a presentation to a class at Lesley University about holistic death care.

The *Spring 2016 Annual Meeting and Speaker Series* featured Cheryl Kane, Director of Nursing at McInnis House of the Boston Health Care for the Homeless Program. She shared her experiences in the pioneering delivery of hospice and palliative care to Boston's most vulnerable residents, addressing the challenges in caring for those dying with limited or no resources for final

arrangements. She also spoke about the role of funeral directors in providing services for the indigent. The meeting and talk were followed by a Death Café, at which participants continued the conversation.

We continue to provide 24 hour/7 day a week volunteer access via our telephone and email services. We provide free information and referrals for members and the general public in need of assistance during difficult times.

So again Thank You – our members who support our efforts and continue to make our organization successful.

↓ **Save the Date** ↓

### 2017 FCAEM 55th Anniversary Celebration and Annual Meeting

Save the date for a special Annual Meeting and Speaker Series in honor of FCAEM's 55th anniversary. It will be an educational and interactive meeting for members and the general public to learn more about the different aspects of our mission and ways to get involved, and an opportunity to meet and interact with active volunteers. Come and share your interests while enjoying refreshments and socializing with fellow FCAEM members. We are proud to host Josh Slocum, Executive Director of the Funeral Consumers Alliance; an engaging speaker, he will provide important news about current events on the national level. Bring your questions for Josh.

Saturday, March 18th, 2017  
2 - 4:30 pm

Friends Meeting House  
5 Longfellow Park, Cambridge



## Green Burial Massachusetts is Now Inc.

Eva Moseley

In last year's update on green burial, the organization promoting this method of laying bodies to rest was called Green Burial Massachusetts: A Project of FCAWM and FCAEM – that is, of the FCA affiliates of Western and Eastern parts of the Commonwealth. The big news this year is that we are now our own project, having been incorporated as a separate non-profit organization, with 501(c)(3) status. This means that we can accept tax-deductible donations.

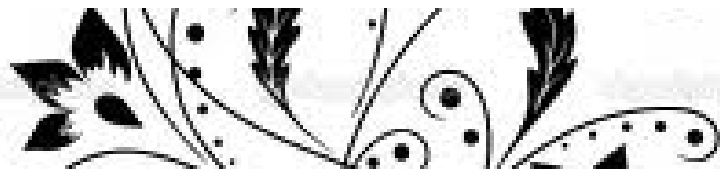
We are still working most closely with Mount Grace Land Conservation Trust (MGLCT) in our search for suitable land; Mount Grace staff are committed to the search. A large parcel available in 2015 turned out to be too expensive. Now two parcels in Greenfield seem promising, and another land trust in the Pioneer Valley, with whose staff some of us spoke years ago, may have land that is useable. Aside from money, obstacles may include too much wetland, too steep hillsides, inadequate access, or too much ledge, with not enough soil above it to allow a depth of at least 3.5 feet for burials.

Our ideal is one or more entirely green burial grounds, which would be open to all (not just residents of a particular town, members of a certain faith, or any other limited group) and which would remain open space. Such recreation as hiking, bird watching, picnicking, or flying kites would still be appropriate. There is even a farm in Wales that buries people in a field it continues to mow for hay. There are also so-called hybrid cemeteries, conventional ones that either set aside portions of land for green burials or place green graves among non-green ones; Mount Auburn Cemetery in Watertown and Cambridge is one of the latter.

While the land search continues, we board members of GBM, Inc. continue our educational work. Tabling at the winter conference of the Northeast Organic Farming Association is always gratifying: people who compost readily understand what we're about. A special honor was an invitation to speak to the staff of the New England regional office of the federal Environmental Protection Agency, another very receptive audience. But appearances before officials of some cities proved more difficult. One was a city in the process of determining uses for a large swath of newly-available open space; in another case, we spoke, unsuccessfully,

in support of a woman who wanted a green burial for her husband in a conventional municipal cemetery. Still, just to raise the issue, to have a few more people, especially influential ones, learn something about green burial, was worth the effort. We're planting seeds that may not sprout for a long time.

We have a logo and a brochure and a web site. Visit the site, and, if you like the idea of a simple burial that treats the land kindly, let us know of possible land; of groups that would like to learn more about green burial (we have speakers and films); or of people who might be willing and able to invest in land for this purpose. As Mark Harris writes in *Grave Matters* (published by Scribner in 2007): "Our best last act may...be the simple act of using what remains of our physical existence to fertilize depleted soil, push up a tree, preserve a bit of wild from development and in the process perpetuate the natural cycle of life that supports those we leave behind" (p. 186).



### Online Planning Services and Why FCAEM makes Sense

Ashlie Taylor

Did you know there are many online services now catering to the needs of individuals navigating end of life planning and funeral arrangements? One such company offers the following as part of its \$14.99/month (\$~180 per year) "Premium" concierge service.

Two 40 minute calls with your Concierge each year  
Additional consultation sessions offered at a discounted price of \$69 (Originally \$120)

Unlimited email access to your Concierge

Access to a network of end-of-life planning experts

The FCAEM provides comparable information and services for free. Your \$30 one-time life-time membership donation helps continue this effort: we believe that support in understanding funeral purchases should not be dependent on making a purchase!



## Perceptions of Funeral Homes

Joshua Slocum

*Following a recent online discussion on the FCA listserv about largely negative perceptions of the funeral industry, FCA Exec. Director Josh Slocum offered the following balanced response:*

This highlights a systemic difficulty we have in the public conversation about the funeral industry. It's not exclusive to the funeral business. It's the idea that when commercial transactions go wrong, or when a customer is treated poorly or pressured into something they can't afford, that that indicates a thorough and coordinated malevolence on the part of the "Funeral Industry." No, it doesn't. Funeral directors are people like everyone else. They have the same interests that you and I do: paying their bills, taking care of their families, saving for retirement, etc. Sure, there are actively malicious actors in the business, just like in any other. And when they get together in trade associations, those characteristics become amplified and normalized in the business.

Here's the truth: there's nothing especially wicked, underhanded, or out-of-bounds about funeral homes doing their best to turn a profit. Not anymore than there's something unethical about banks, car dealers, or hair salons trying to turn a profit. There's lots of talk about how "awful it is to profit on someone's grief," but that's unrealistic. The person making that claim would fall over in a faint if you suggested they help themselves avoid this "profiteering" and do it themselves. Our expectations, as consumers and as critics, need to change. We can't blame all our funeral woes on the Bad Funeral Home Out To Get Me. That's childish logic and it lets one evade responsibility for one's own choices.

Americans tend to treat funeral directors like demi-clergy. They assume, for no good reason at all, that unlike other businesses, the funeral home must have the customer's best interests at heart. Then, when funeral homes act like the businesses they are, we express outrage that they act like capitalists. There's a lot wrong with the funeral industry. It's set up on an outmoded model, it's a business with an unparalleled opportunity to exploit vulnerable consumers. There's good reason why we criticize it, and good reason why it's specially regulated by the federal government. But we are half the problem. Until Americans decide to think and act like grown-ups and take responsibility for the way we arrange funerals, the way we talk about them, and the way we balance emotional needs with the money we have to spend, this isn't going to change. Scaring the pants off readers by telling them an Evil Undertaker lurks behind the front door of every funeral home is not only unfair to the funeral director, it's terrible for the consumer. It takes away their power and replaces it with fear instead of competence.



## Reaching Out to Seniors

Heather Massey

In an effort to fulfill our educational mission and extend outreach to MA seniors and elderly, FCAEM Cape Cod representative Heather Massey collaborated with FCAWM president Sandy Ward to present the two FCA affiliates as a resource for information on funerals and after death choices to the state's Councils on Aging and Senior Centers. They applied for and secured a not-for-profit vendor table covering the two day conference of the Massachusetts Association of Councils on Aging and Senior Center Directors (MCOA) held in Falmouth last September. The conference attendees, some 700 directors from all over the state, were enthusiastically receptive to the addition of the two FCA affiliates as a first time vendor and of its many resources. More than one director remarked that their center had never had funeral options presented to their service area by anyone other than funeral directors, and were pleased to know of the existence of FCA affiliates, their mission and offerings. Many directors subsequently asked to be placed on the respective FCA mailing lists and several requested future on-site presentations, such as our FCAEM "Roadshow", covering funeral rights and laws, family and home after death care, green burial, alternative containers, and commemorative and memorial arts. The first such program offered to a MCOA center is scheduled to take place this February in Belmont. Massey and Ward also committed to creating a workshop especially designed for next years MCOA conference, to be held in Danvers.

This past November marked the 6th year that FCAEM was represented at the Hospice & Palliative Care Federation of Massachusetts (HPCFM) conference. Each year Heather Massey has attended and presented a workshop on behalf of FCAEM at this educational conference targeted at many of New England's hospice organizations. Over the years, these programs have covered many aspects of natural after death care, funeral options, FCA offerings, and/or how hospices can offer Death Cafés to their service areas. This year Ms. Massey and Judith Lorei, former FCAEM vice-president and current president of Green Burial MA, presented a workshop together and were asked to propose a new workshop for next year's HPCFM conference, an overview of Natural Deathcare Options, which is currently in progress.



## Burial Options Update

Heather Massey

### First Burial with Infinity Mushroom Suit

Many of you will remember meeting Jae Rhim Lee, formerly of MIT and a local death education contributor, at our Bedford annual gathering a few years ago and/or at FCAEM's Cape Cod Death Education Class. She spoke of taking her concept of a burial suit infused with mushroom spores to remediate toxins as the body decomposed, and making it available to the public. Along with Dennis White, a Woburn resident and green burial advocate, they explained that Dennis had a terminal diagnosis and had volunteered to be the first to utilize the suit. Sadly, Dennis died this past September and indeed was the first to be buried in the suit.

### Cardboard Caskets Made in MA

Yes, caskets made from recycled paper and formed into sturdy cardboard containers suitable for burial or cremation were designed, created, and are now supplied by Mourning Dove Studio (MDS) in Arlington. In addition to being an environmentally conscious choice of container, another benefit is the esthetics of a white surface that can be decorated and personalized by family and friends of the deceased. Some of you may have seen the recent Boston Globe article featuring Ruth Faas of MDS (and longtime FCAEM volunteer ) describing the use and demonstrating the assembly of the caskets.

### First Makers Fair to Display Homemade Coffins and DIY Deathcare Options

From caskets to shrouds and urns, all sorts of unexpected DIY options were presented via display to surprised attendees of the Cape Cod Mini Makers Fair on Cape Cod last Spring. FCAEM was there, represented by volunteers Sophia Sayigh, Ruth Faas and Heather Massey, with one of the largest exhibits and among the most frequented. The volunteers were kept on their toes, talking and answering questions throughout the day as unsuspecting visitors, touring the double-wide gymnasium that housed the event—chock full of robotics, computer simulations, handmade crafts and foods—came upon an unusual take on DIY projects, i.e., funeral related items. The exhibit was filmed and commented on by news outlets as a fascinating, and useful, addition to the show.



## Cremation Services Pricing

Joshua Slocum

### FCA News Release

#### Cremation Services: Highly Variable and Misleading Pricing, Lack of Disclosure, and Violation of Federal Rules

*Report Prepared by Joshua Slocum, FCA Executive Director and Stephen Brobeck; Published September 2016*

In the fall of 2015, the Funeral Consumers Alliance (FCA) and the Consumer Federation of America (CFA) released a report on the practices of funeral homes that revealed high and variable pricing that often was misleading, and the failure to disclose these prices. This new report on cremation services represents an important supplement to our initial study because these services have been rapidly growing.

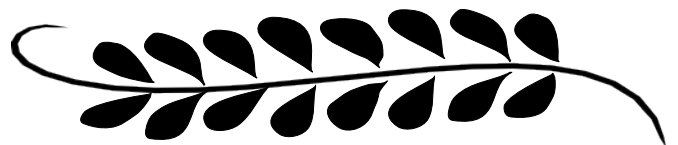
#### Summary of Results

Of 142 funeral homes and cremation businesses surveyed:

- prices for Direct Cremation ranged from \$495 to \$7,595.
- 33 (23%) of funeral homes failed to list legally required options and disclosures on their general price lists. This is a direct violation of the Funeral Rule.
- Of the 46 funeral homes that post Direct Cremation prices on their websites, 12 (26%) failed to offer these options and disclosures. If the Funeral Rule applied to websites, these would be in violation.
- Thirty-one of the surveyed funeral homes (22%) 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. Though this is not a direct violation of the Funeral Rule, it is inherently deceptive and the FTC should bar this practice.

The above was excerpted from the full news release, available online here:

<https://www.funerals.org/cremation-sold-separately/>





## 2016 FCA National Conference

Ashlie Taylor

Representing our Eastern Massachusetts affiliate, I attended the June 2016 national FCA conference assembling state affiliates from coast to coast in Atlanta, Georgia.

Friday's morning session opened with a summary of the activities of the FCA in the past year, including a review of the national media sensation that occurred in October 2015, when the FCA and Consumer Federation Association combined forces to conduct a nationwide study of funeral price disclosure and transparency. The FCA and CFA submitted this research to the Federal Trade Commission and are urging the agency to update the Funeral Rule before the 2019 scheduled date. "The FTC needs to require funeral homes to disclose prices clearly and completely on their websites," said FCA's Josh Slocum. This is only the beginning of the national push that the FCA is planning. Joining forces with other non-profits such as the National Home Funeral Alliance, the FCA is poised to make more rigorous demands for change at the legislative level nationwide. Also revealed was the new and improved national FCA website: [www.funerals.org](http://www.funerals.org). All of the FCA information is still at your fingertips, but reconfigured to be more user friendly and relevant.

Two national board members spoke: Karen Smith provided insight on ethics at the end of life while George Sanders spoke about the commodification of death and the corporatization and branding of memorialization. He presented some great examples and a more political interpretation of the trends currently apparent in the funeral industry.

The National Home Funeral Alliance was well represented at the conference with Lee Webster, Char Barrett and Sara Williams doing a detailed hands on "After death home body care" demonstration; it showed the feasibility of performing a home funeral and the ability of ordinary people to reclaim this practice using common household items and a little ingenuity.

For an added treat, Heidi Boucher, film maker and home funeral guide, showed her film "In the Parlor" to a very receptive audience, a beautiful, heartfelt film documenting the transformative power of performing a home funeral for a loved one from the perspectives of parent, child and community.

A special keynote address by Katrina Spade of the Urban Death Project provided updates on her proposal to compost the dead in cities across the country. Kate has partnered with forensic pathologists in North Carolina to study body donors, who serve as her first human compost test subjects. She has received preliminary funding for her plans and is pursuing the development of a prototype in Washington state.

Tanya Marsh, law professor at Wake Forest and the expert who wrote "The Law of Human Remains," discussed "Who owns our dead," a tour de force of historical facts, legal sleuthing and wit. She clearly believes that, to engage in the new frontiers of alternative death care and disposition, one must fully understand the letter of the law because "the law limits choices in various ways and provides the framework to mediate disputes." If we are to move forward in adopting new methods of disposition, we must address existing laws and become engaged in their modification.

Many of us explored Oakland Cemetery, a Victorian garden cemetery serving Atlanta as a sculpture garden, botanical garden, flourishing wildlife habitat, and public park. Landscaped, it has special sections designated for Jewish burial, Confederate soldiers, slaves, and paupers. The cemetery is stunning in its terraced ambling structure. Each family plot tells a story; plots range in age from the mid 1800s to modern headstones from 2010. Oakland Cemetery also presents event series and public programs to engage the local community in exploring its history from other perspectives. For example, in June it hosted a Malts and Vaults Fathers' Day event featuring beers from local microbreweries.

The ending of the conference was a quiet parting of ways of new friends and fellow advocates. I returned to Boston inspired by the knowledge that there are others with similar passion and interests working in solidarity across the country, and look forward to the next biennial in 2018. Maybe you'd like to attend too!





## Death Education and Death Café

Heather Massey

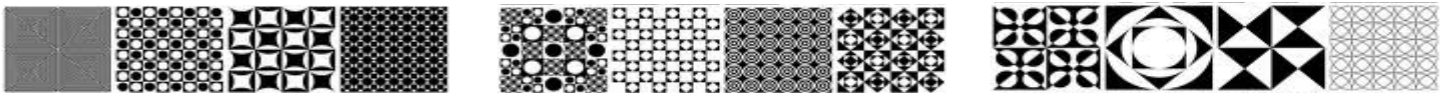
The monthly Cape Cod Death Cafés offered by FCAEM are now in their fourth year and are followed each month by a Death Education Class. These programs have been well attended, with up to 120 participants counted one evening!

Recent programs included:

- Medical Aid in Dying, book and research by Dr. Hannig of Brandeis
- "Grief at the Holidays," with Elaine Moraglia, clinical social worker
- "After the End," documentary film about the effect of loss in our lives
- "Advance Care Planning for Peace of Mind before there is a crisis," including the 5 Wishes document, with Mellisa Roberts Weidman of Hope Hospice
- Overview of FCAEM: Its mission, resources and services, including the advance planning guide "Before I Go, You Should Know" with Raya Gildor and Ashlie Taylor of FCAEM

- Special screening of the documentary film "Griefwalker," in advance of Stephen Jenkinson's appearance on Cape Cod
- "For Mortals Only," conversations on death to increase awareness and confront the inevitable
- Jae Rhim Lee and the Infinity Burial Project: maximizing the environmental benefits of human decomposition through the development of a new strain of fungus
- Home Funerals 101 Part 1: Making Informed Decisions
- Home Funerals 101 Part 2: Care of the Body at Home
- Film screening of "Death Makes life Possible," by Marilyn Schultz and Deepak Chopra
- Death with Dignity and the Massachusetts Chapter of "Compassion and Choices," with campaign manager Marie Manus

For more information, and details about upcoming Death Cafés and Death Education Classes and related programs, see the FCAEM website and Facebook page, and [deathcafe.com](http://deathcafe.com)



## Peace Comes to the Town of Dudley

Eva Moseley

After a year of contention, accusations of religious bias, and threats of lawsuits, the Town of Dudley in south central Massachusetts has come to an agreement with the Islamic Society of Greater Worcester (ISGW). The agreement, which the Board of Selectmen approved on December 22, 2016, was reached just before Christmas, "a time to love, care, and sacrifice," as a trustee of the ISGW reminded everyone.

The ISGW, which has had to use a Muslim cemetery in Enfield, Connecticut, some sixty miles from Worcester, will bury its dead in the traditional Islamic way in a 6-acre parcel, part of the 55-acre tract that was for sale. After a decade, the ISGW may request the use of another six acres that are suitable for burials. (Much of the larger tract is wetlands or otherwise unsuitable.)

During the past year, town residents expressed fears of ground-water contamination and increased traffic. Those involved say that accusations of religious bias were overblown, and that delays were caused simply by the town's usual procedures. For more details, see, for instance, the story in the December 23, 2016 issue of the Boston Globe.

Although neither FCAEM nor Green Burial Massachusetts, Inc. (as non-political, educational entities) took an official or public stand on the Dudley dispute, both would support the rights of Muslims to have a suitable burial ground to be used in accordance with their traditions—which are similar to the kind of green burial that GBM, Inc. is promoting.



## Answering the Telephone

Paula Chasan

As many of you know, FCAEM has a phone line, 617-859-7990, open for calls 24 hours a day; volunteers check for calls and try to respond in a timely way, usually within several days. Many calls come from people who have found our number by googling something like “funeral support in Boston” when they are in need. Only some callers are members.

I began answering calls this summer and was surprised by how much I learned. The experience has been meaningful because the calls offer a window into people’s lives at an important and emotionally powerful time. The calls have made me appreciate the challenges people face when a funeral may be needed unexpectedly, or when money is scarce, or the task seems overwhelming. Looking for answers to questions and concerns, I’ve learned about available resources.

But the biggest lesson the calls have taught me is the importance of planning ahead. Some calls come from family or friends struggling to pay funeral expenses beyond their financial means. They may have contracted with a funeral home for items or services without considering how they would pay for them.

These are tough situations for families to face; resources to help financially are few.

Other calls are from people seeking to learn more. I encourage them to use our website, [fcaemass.org](http://fcaemass.org),

where they can use our Annual Funeral Home Survey to compare prices at different funeral homes for standard items on the General Price List (GPL), which all funeral homes must provide. Costs for the same item or service may differ by as much as thousands of dollars.

(The GPL lists all the goods and services a funeral home offers, with prices.) In response to issues raised in a call, I may send literature, pamphlets such as “How to read a General Price List” or “Twelve Reasons why People Spend ‘Too Much’ for a Funeral.”

I often mention the “Before I Go Funeral Planner,” a comprehensive guide that is very helpful in planning ahead. This great resource is sent to all new members of FCAEM. Anyone can purchase it for \$15 on the website of our national organization, Funeral Consumers Alliance ([funerals.org](http://funerals.org)). To find and purchase this excellent guide, click “store” at the bottom of the home page of [funerals.org](http://funerals.org).

It has been a positive experience to respond to the calls that come to our phone line. I have enjoyed “meeting” people I’ve spoken to over the phone. There is a richness in encountering the lives of our callers as they share their questions and searches. We hope callers find what they were looking for when they dial 617 859 7990.



## Plan Ahead, Don’t Prepay

Eva Moseley

The title of this article could be the motto of FCAEM and the national FCA. Not—as Josh Slocum so eloquently reminds us ( see p. 4 )— because funeral directors are crooks, but because occasionally there is a “bad apple” among them, who pockets money entrusted to him or her to pay future funeral expenses.

One example is Robert Scatamacchia, vice president of the Haverhill (Mass.) City Council until he was sent to jail in July 2016. He had kept for himself approximately \$200,000 meant for the bank account of Rogers and Scatamacchia, a partnership that ran a funeral home, 2010-14. He had also pocketed some \$70,000 of funeral prepayments from thirteen

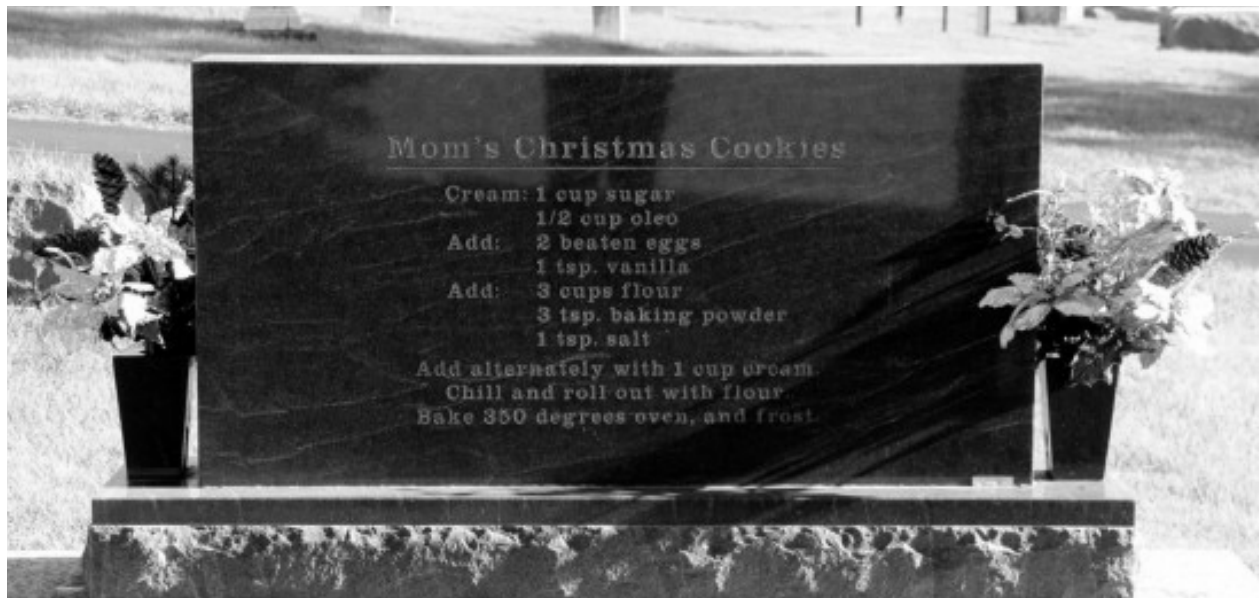
customers. He was sentenced to one year in jail and another suspended, and will owe restitution once he is free.

The funeral business is, according to various authors, not an easy one in which to make a reasonable profit. We live too long, and in most states there are more—in some, many more—funeral homes than are needed. So if one owns an elaborate establishment, with hired help, and has only one funeral a week, or even fewer, the temptation to “borrow” money entrusted to one by customers may be great. It’s up to us, as consumers, to save up funeral money in accounts we ourselves control.

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**Iowa cookie recipe memorialized on gravestone.**

CASCADE, Iowa (AP) --- Family members of a northeast Iowa woman wanted a special way to remember her after she died, so they chose a way that seemed most fitting: with a family recipe for sugar cookies.

The recipe for "Mom's Christmas Cookies" is inscribed on the back of Maxine Menster's gravestone at a cemetery in Cascade. The recipe has marked her grave for nearly a decade.

Her daughter, Jane Menster of rural Bernard, says she and her father were searching for a way to remember their mother's generosity. She says the sugar cookie recipe serves as a reminder of her mother's love, and an enduring holiday tradition for their family. Maxine Menster died on Sept. 26, 1994. She was 68 years old.

*From the Waterloo, Iowa, Courier, December 24, 2012.*

*Photo: Jane Menster*