



Funeral Consumers Alliance of Eastern Massachusetts

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

Annual Newsletter

September 2020

Come to the First Massachusetts Funeral Consumers Weekend!

FCAEM: October 17, 2020 from 2-4 pm

FCAWM: October 18, 2020 from 2-4 pm

Where: online!

Join us for the FIRST Massachusetts Funeral Consumers Alliance Weekend!

The **Annual Meeting of FCA of Eastern Massachusetts and the Annual Meeting of FCA of Western Massachusetts** will both take place online in one exciting October weekend.

Usually held in the spring, FCAEM's annual meeting was postponed due to COVID-19, then reimagined. Both professionals and community members will address us. The online gathering will allow us to share personal reflections in small breakout groups. We seek people who have stories of post-death care and/or funerals during 2020 to share on Oct. 17th. Please contact us ASAP at fcaemass.org or 617 859 7990 if you or others you know have a story to tell.

Attend **FCAEM's Annual Meeting** on October 17th to hear, and tell, funeral stories in the time of COVID-19. Participate in the democratic process of electing members to the Board of Directors and learn how you can participate in actions to bring more fairness and equality to end-of-life choices.

Attend **FCAWM's Annual Meeting** on October 18th to learn about challenges facing death-care today.

We look forward to engaging with members, friends and newcomers.

To learn more about attending both programs online, visit funeralsma.org and click on the map.

Questions? Learn about using Zoom at our website or email us at info@fcaemass.org.

Board Elections

Paula Chasan



FCAEM's bylaws state that, at the Annual Meeting, the members will elect officers and directors for staggered two-year terms.

In the list below of the current members of the board, an asterisk indicates an officer or director who has agreed to serve a new or additional two-year term and who therefore is up for a vote at this year's Annual Meeting on Oct. 17th.

President.....Patricia Muldoon

Treasurer.....Claire McNeill*

Clerk.....Kat Kimball*

Membership Secretary...Paula Chasan

Director.....Ruth Faas*

Director.....Eva Moseley

Director.....Frank Singleton*

Director.....Jasmine Tanguay*

Director.....Bill Thompson

Vice-President.....Open position: nominations welcome.

Submit additional nominations via the website, fcaemass.org, or by leaving a message on our phone line: 617 859 7990. **NOMINATIONS MUST BE RECEIVED BY THE NOMINATING COMMITTEE BY SEPTEMBER 30, 2020.**

Long-time members whose email addresses we may not have, please enter it at:

Fcaemass.org > Get Involved > Volunteer

The Way We Die Now

As everyone is aware by now, due to COVID-19, gatherings, including funerals, are now limited to very few people. The virus "will hurt us financially," said funeral director Jay Czelusniak of Northampton, Mass., but "It will hurt a lot of families emotionally." FCAEM wants to hear your stories of funerals during the pandemic, and any plans for post-pandemic memorial services. See the annual meeting notice on this page, and From the President on p.2 . For the professional perspective of another funeral director, see Death Care and Distanced Grieving, p.3.



From the President

Patti Muldoon

In this strange and difficult time of COVID-19, FCAEM reaches out to its members and readers (via website, phone, and this newsletter) both to offer support and to ask for your action and assistance. As the pandemic sharpens awareness of the need for end-of-life planning, use our website to order copies of the FCA planning booklet, *Before I Go, You Should Know*. Because challenging issues are easier to face together, we offer workshops on advance planning and on managing final arrangements, with or without a funeral home.

STORIES AND VOLUNTEER OPPORTUNITIES

Share Your Stories: Has someone close to you or to others you know died of COVID-19? We want to hear your pandemic funeral stories. Let us know at fcaemass.org, and/or share yours at the virtual annual meeting on Oct. 17th. See announcement on page 1.

Funeral Home Survey: In addition to our ongoing work of consumer education, advocacy, and assistance, FCAEM is gearing up for a new form of the Funeral Home Survey. See the article on p.4. People have fun making the calls, and the information is useful to members and the public.

Indigent Death Care: We are tackling a difficult and growing issue: financing of burials of the indigent. Let us know if you have any knowledge or experience in this area and see the article on p.6 .

Newsletter: Eva Moseley, the editor-in-chief, and Peter Zug, the managing editor of this annual newsletter are retiring from their positions after this issue.



If you have editorial inclinations, and/or (especially) experience, apply for one of these interesting positions via fcaemass.org.

Other Options: Perhaps you are interested in hosting a Death Café in your neighborhood. We will help. Maybe you are ready to speak to your legislators about after-death issues or even to join our speakers' bureau. We will train you. Can you help us achieve these objectives and to make FCAEM's voice heard? Your activism will be welcome and rewarding.

MONEY

More people are willing to talk about DEATH than about MONEY!

All FCAEM'S income comes from donations, most of them small, from members and friends. The one-time membership fees no longer cover our yearly expenses, so we rely on your ongoing generosity. We receive no public local, state or federal funds.

So please send a few more dollars our way. If we have helped your family save hundreds or even thousands of dollars, could you send \$100 as a memorial gift? Perhaps when you are creating or revising your advance directives (we can help with that, too!) you could add a 2% (or larger) bequest to FCAEM in your will. As a small nonprofit organization, even though we are all unpaid volunteers, we struggle to keep up with rising expenses.

We answer questions from people in two-thirds of the state, yet FCAEM remains one of the best nonprofits most have never heard of. Help us help more of your neighbors with a generous contribution.

AND PLEASE NOTE THAT THIS YEAR, WITH THE ANNUAL MEETING IN OCTOBER RATHER THAN IN SPRING, THIS NEWSLETTER APPEAL FOR FUNDS IS SO CLOSE TO THE TIME OF THE USUAL FALL APPEAL, THAT WE ASK YOU TO CONSIDER ADDING YOUR SPRING AND FALL GIFTS TO MAKE THIS ANNUAL DONATION AS LARGE AS POSSIBLE.

Editor's note: **What's Old Is New Again.** When some of us joined FCAEM (then the Memorial Society) in the 1970s, members were supposed to investigate one or more funeral homes to determine services and prices. I was one of what was probably the majority who never got around to doing this, for at some point the organization decided on a centrally-managed biennial mail survey, which we continued until 2017. Results were interesting but sparse, so now we are again **asking members to gather the information for the benefit of all**, with a well-thought-out procedure and questionnaire. Be sure to see the article about the survey on p.4 .



Death Care and Distanced Grieving: A Funeral Director's Perspective on COVID-19

Linda P. Hirschberg

This has been an extraordinarily difficult time in which to live and, too often, an even worse time to die. The daunting death toll tells only part of the story.

In recent months, dying has often meant dying alone. Due to restrictions on visitors, hospital patients and nursing home residents facing death have been denied precious time with loved ones. At a recent graveside funeral service I directed, a man lamented that his mother likely died of loneliness, rather than the official cause reported by her doctor.

Families have been forced to grieve in isolation. From virtual funeral arrangements to services conducted via video feed, memorial rites have been severely curtailed. Personal touches and in-person consolations have been all but eliminated. The size of funeral services has been sharply curtailed, with limited attendees, socially distanced and with faces covered. At the height of the COVID-19 spring peak in MA, some cemetery managers required family members to stay in their cars throughout the burial service and afterward. Few parts of my job have been more challenging than telling a grieving widow that she could not approach her husband's grave to say goodbye.

The COVID-19 crisis has also challenged funeral providers in unprecedented ways. In Spring of 2020, many funeral homes were stretched to their limit or beyond, facing three to four times their typical workload. Like medical professionals, funeral workers struggled to track down PPE, and tended to presumably infectious bodies, while mitigating the risk to ourselves and trying to manage stress, anxiety and shifting protocols.

It is critical that we consider those we have lost, and the closure that has been denied to so many grieving families and friends. I was called into mortuary service by a dual need to honor the dead and to support the bereaved. In this time of widespread grief with reduced opportunity to be consoled in traditional ways, it may take more than traditional caregivers to heal the extensive grief around us. A phone call, a card, or a heartfelt email could partly ease the isolation that so many are experiencing. If you are unsure of what to say, why not just offer to listen and talk, if and when the bereaved person would like that to happen.

The author is a funeral director, practicing in the Greater Boston area.

Note: For a longer, more detailed version of this article please go to our web site: fcaemass.org > News > Articles.



Cape Cod and Islands Report

Heather Massey

In the decade since the FCA of Cape Cod and Islands merged with FCAEM the region remains very active with FCA programming and services to residents. Monthly death conversations and death education programs continue, this year including international authors and filmmakers.

NPR radio host and author Diane Rehm and co-producers have released her documentary film, "When My Time Comes" and Rehm's book by the same name. Both film and book feature their visit to the Cape Cod Death Cafe and talk at the Cape Cod Community Death Education program (CCCDE), particularly facilitator Dr Roger Kligler. The book and documentary explore the country-wide Medical Aid in Dying (MAiD) movement. Dr Kligler is known in Mass for his personal history and advocacy for MAiD.

Caitlin Doughty, founder of the Order of the Good Death, host of "Ask a Mortician" YouTube series, and bestselling author, visited the Cape this winter while filming for her series and presenting at our CCCDE program. An upcoming episode features Cape resident Jim Rassman of "Return 2 Nature," who has created a novel option for cremated remains: incorporating them into feed blocks for wild animals. (For pictures and more information: return-2-nature.com)

Educational programs taught with Green Burial Mass. board members on the benefits of natural burial resulted in green burial being requested and adopted in : Provincetown, Brewster, and West Tisbury.

Natural deathcare, led and directed by family and within the community, has been promoted through programming on funeral and disposition options provided to Cape-wide DIY and environmental organizations, hospices, other medical facilities, and community and senior centers.



It's Time to Update our Survey of Eastern Massachusetts Funeral Homes

Claire McNeill



Ruth Faas

Gathering information on the prices and services of local funeral homes and making this easily available is one of the most important things our FCA chapter offers, even without a pandemic. Volunteers reach out to funeral homes for information in a survey every 2-3 years.

This is crucial information for people who are in the midst of the overwhelming experience of having a loved one die--not something easily researched under those circumstances, or even when simply planning ahead. In this heart-breaking time, being able to find this information easily is especially important.

Please volunteer NOW to conduct this survey while COVID-19 deaths happen at a lower rate than in the spring. Hopefully Mass. rates will continue to improve, but we need to begin this major project now.

The survey has been made shorter, easier, and safer for volunteers and funeral homes alike, by conducting it by phone, which has the added benefit of being able to cover more funeral homes. The plan is to obtain prices for every town in the 10 eastern Mass. counties we cover, so we need YOUR help—whatever time you can give.

We have developed a simple survey form and expect that most volunteers will record the answers on our form, using their computers. (A paper survey is also available for volunteers who prefer that format.)

When you volunteer, you will be given a sample script with questions to ask, along with a list of funeral homes and their contact information. Training will be available by phone, email or online group as needed. The first county to be surveyed will be Essex, which has 88 funeral homes.

Price and service information will be posted on our website each time we complete a county, including:

- Cost of Direct Cremation, including fees for cremation, medical examiner, necessary paperwork and basic body container?
- Total cost of Immediate Burial
- Is viewing without embalming available?
- Basic services fee
- Embalming
- Least cost casket or container
- Least cost vault
- Can you keep an unembalmed body cool? If so, for how long?
- Do you make arrangements for an indigent person, accepting the standard state reimbursement as full payment?
- Have you had requests for green burial? Are you willing to help a family with this? Which cemeteries have you worked with for such burials?

If you can help with the survey: please go to our website, fcaemass.org and send a note through the Contact Us form. The more volunteers, the more towns we can cover. We hope to hear from YOU.

“My mother is near death and we can’t afford a funeral. Thank you for being there and helping me. I had no idea that costs could vary so much for just a simple cremation.” – A caller to our hotline

“My husband and I are making plans for our eventual funerals. Your information about our options has been so helpful.... Yes, I could help your survey by calling a few funeral homes in my area.” – A workshop attendee



Pediatric Deathcare: Outreach and Education

Heather Massey

The death of a child, whether around birth or in infancy or beyond, is an emotionally devastating experience for the family. The grief associated with such a loss is often compounded by the lack of opportunity for the family to care for the body and make final disposition arrangements themselves, which would provide a helpful start of the healing process.

Often hospice and/or hospital policies and procedures, as well as commercial funeral offerings, exclude the family from the final care and disposition of the child's body. While it is legal in Massachusetts for family members to care for their own dead, without a funeral director, this is not well known, nor is it supported by or reflected in the policies and procedures on body disposition of the institutions or agencies that provide pre-death care.

For these reasons, Elaine Moraglia and I, both former hospice social workers, developed a workshop entitled "Family-Directed Post-Death Care of Infant/Child at Home or Hospital" and proposed it to the conferences of both the Partners in Perinatal Health, and Hospice and Palliative Care Federation of Massachusetts. We provided case stories supporting family-led post-death care.

The workshops explored family-based and -directed care of the body as last acts of love and parenting, easing bereavement and the psychosocial transition. We presented histories of both home-based death care and the funeral industry, along with the movement to reclaim family-led and community-centered death care, and we proposed revisions of current institutional policies and procedures that support families caring for their own dead, while meeting the legal requirements and the paperwork necessary for final disposition. Other components covered were practical aspects of body care, reclaiming spiritual and/or cultural death practices, financial considerations, and the environmental impact of various disposition choices.

As a deathcare educator, consultant, and advocate, Heather Massey promotes FCAEM, DIY deathcare, and natural burial on the Cape and Islands, and beyond.



(l-r) Heather Massey and FCAEM Board member, Kat Kimball, with guests Caitlin Doughty and James Rassman for the February Community Death Education and Conversation in Falmouth. (See page 3.)

Green Burial Update

Green Burial Massachusetts (GBM) continues to advocate for green burial (gb) and is actively seeking land to open the first conservation burial ground in Massachusetts. In partnership with Kestrel Land Trust, we analyzed two properties in the Pioneer Valley, each with about 100 acres and beautiful vistas featuring both forest and meadow. Unfortunately, the soils of one parcel were too wet, and the other was snapped up by a non-cemetery business. Despite these setbacks, our vision keeps us going: we remain committed to opening the first conservation burial ground in Massachusetts open to all.

If you know of land in Mass. that may be available to be conserved as open space while also serving as a green burial ground, GBM would like to hear about it. Other ways to help are to raise the issue of gb with your local land trust, your family, friends, and religious or other affiliations. GBM can provide speakers and films for actual or virtual events.

We are expanding our board and organization, and finding new, creative ways to engage those interested in learning more about gb. For upcoming events, visit our website .



Raising the Alarm About Bodies in Limbo: Delays in Indigent Disposition in Massachusetts

Kat Kimball, Heather Massey, and Patti Muldoon

1. Peter Stefan

Funeral Director Peter Stefan made his mark on Worcester and Massachusetts by becoming known for accepting the body of the “Boston [Marathon] Bomber” and by never turning anyone away. His core belief is that everyone should and will be cared for in death. When all faith in humanity seems lost, you can find Peter restoring it -- always. But he won’t always be there. He’s mortal too. One day he won’t be there for those the world turns away. That’s where an even bigger problem lies: funeral directors not picking up unclaimed bodies because funds for final disposition are insufficient, or are not forthcoming at all.

According to the Worcester Telegram (May 2019), "The Board of Health has given the director of the Division of Public Health the authority to authorize cremation of unclaimed bodies after all efforts have been exhausted to find their next of kin." But that process didn't run as smoothly as expected and the bodies piled up at Peter Stefan’s Graham, Putney & Mahoney Funeral Parlors (GPM). While he waited for the direct-cremation papers to be signed, he modified a shipping container into a refrigeration unit to handle the backlog of bodies he had accepted. Then someone complained about a bad smell and in October 2019 Peter’s license was suspended, which evoked an outpouring of support for Peter from throughout the city, and the Worcester Heritage Society posted a petition on Change.org. Ultimately the bodies were buried and in January 2020 his license was reinstated.

But the process is still inadequate. Though direct cremation has been approved for unclaimed bodies, state payments for the disposition of poor people’s bodies haven't increased in nearly 40 years. This needs to change.

2. FCAEM and FCAWM Working Together

A number of concerned folks are looking into stories of unclaimed bodies of indigent individuals in Mass., unpaid Department of Transitional Assistance (DTA) claims, and bodies starting to decompose while waiting unusually long for burial or cremation permits. The Western Mass. Public Health Assoc. has asked 160 state legislators to look into the matter of unclaimed bodies.

FCAEM members Jasmine Tanguay, Heather Massey and Kat Kimball are joining some FCAWM



Board member Kat Kimball with Peter Stefan and Rev. Lonewolf Smith, both of Graham, Putney & Mahoney Funeral Parlors in Worcester.

members in a new statewide effort to clarify the issues. They interviewed funeral director Peter Stefan of GPM about how these issues affect his Worcester business practice. Massey also spoke with Victor Buonfiglio, owner of Boston Cremation, which provides direct cremation statewide, to learn how his practice has been affected, and the tough measures he has had to adopt. Massey shared these efforts and contacts with Caitlin Doughty of the online series 'Ask a Mortician,' who is researching these same topics nationally. Doughty and her crew filmed a segment at GPM for an upcoming video about what happens when poor people die. Stay tuned as we try to determine what should happen, which entities should be involved, what reasonable payments are for which providers, and potential solutions that may require other state agencies to look into current procedures, policies, and service delivery, and to determine how those should change.

3. Learn much more in November

To understand these problems and their solutions, the FCAs of Eastern and Western Massachusetts are planning a joint conference on RAISING THE ALARM ABOUT BODIES IN LIMBO. Join them virtually, via Zoom, on Nov. 18, 2020, at 6:30 p.m. Registration will open in October.

Please send your email address, so we can alert you about these and future events. We promise not to fill your in-box! Go to fcaemass.org, click on “Get Involved,” and under “Volunteer” add your email address.



Anatomical Gifts During the Pandemic

Patti Muldoon

Plan and Have a Back-up Plan

The least expensive and most generous decision in death planning is to donate one’s whole body for research. Restrictions have increased during COVID-19. Only two Mass. medical schools are accepting body donations as of this writing. Others will take applications for when they reopen. Find links for their programs under the question, “If I donate my body can I get a free cremation?” at fcaemass.org/faq/.

The two schools are Tufts and UMass. Their forms for anatomical donations must be signed by the potential donor and witnessed. Next-of-kin MAY NOT make this decision. Tufts requires that the donor register in advance and that her signature be witnessed by a next-of-kin and a non-relative.

UMass takes the largest number of anatomical donations in the state and will honor donations promised to other schools if they aren’t accepting donations at the time of death. In addition to Tufts’s restrictions, UMass doesn’t accept those that have been in a hospital within two weeks of death.

The schools pay expenses and make arrangements for body transportation and cremation. After a year, or up to two years if the body is included in a study, they will return the cremated remains to next of kin. If there is no one to accept them, cremains will normally be buried at Pine Hill Cemetery in Tewksbury.

Anyone making a whole-body donation must have a BACK-UP PLAN, in case the body is not accepted. Schools, e.g., don’t accept overly obese bodies or ones that might be infectious. The medical professional in charge will discuss requirements with survivors to make sure that those are met.

As with other end-of-life decisions, advance planning makes all the difference.



Lamby loves the FCAEM and especially its newsletter as edited by Eva and managed by Peter, who are both frisky and frolicsome . . . like me.

Lamby

FCAEM Urges Updating of Funeral Rule

This spring the Federal Trade Commission (FTC) asked for comments on updates to its Funeral Rule. FCAEM’s president, backed by the board, wrote the FTC urging updates that all FCAs had been waiting for.

The new rule will require funeral homes to list *all* their prices online, making comparison-shopping via the internet possible. Standardization is also needed, so that consumers can compare prices for the exact same services at different funeral homes.

Few funeral homes provide online lists of prices and services now; prices and services vary considerably among them. President Patti Muldoon noted that the pandemic makes the new rule more urgent, and the FTC website already had many similar comments. The pandemic may have caused delays: at our press time, the changes did not yet appear on its website.



Paul Lauenstein of Sharon speaks with board members Eva Moseley and Jasmine Tanguay staffing the FCAEM table at the Climate Action fair held at Northeastern University on March 7, 2020, perhaps the last FCAEM outreach effort before the pandemic hit.



**Funeral Consumers Alliance of
Eastern Massachusetts (FCAEM)**
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Funeral Consumers Alliance of Eastern MA VIRTUAL ANNUAL MEETING Saturday, October 17, 2020 2-4pm

Join us for a brief business meeting, followed by:

Funerals Transformed by COVID-19: Sharing Stories



How has the pandemic changed how we care for & memorialize the dead? Hear diverse perspectives from families and professionals about adapting in a changed world. Join a breakout group to reflect on these stories and share your thoughts.

All members and guests welcome!

Please register in advance on our website (fcaemass.org) to receive Zoom link and other updates. Audio-only access via phone can be arranged by calling us at (617) 859-7990 no later than 10/16.