



Funeral Consumers Alliance of Eastern Massachusetts

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

Annual Newsletter

Fall 2021

Annual Meeting
November 14 2021

3-5 PM Online

Please join us for our
Annual Meeting!

*The Changing Nature
of Funerals in
Challenging Times*

To register, please visit
fcaemass.org



Do you know QR Code? Just point your smartphone camera at the QR Code square above and you will be prompted to go to our registration website.

You'll find codes throughout this newsletter to visit links for more information about the articles and related FCAEM information. ~~~~~



WE HELP EACH OTHER

Patti Muldoon, *President*



She was gone, even before we had unpacked her belongings at the hospice. We sat with her silently for a time after she died. I wasn't prepared for the next steps. I didn't know the local funeral homes. But I knew who to call.

I had just attended the annual meeting of the Funeral Consumers Alliance of Eastern Massachusetts. There I met some great volunteers who were experts in managing care after death. I called one for urgent advice. What funeral homes in the area handle green burials and are reasonably priced? The volunteer knew funeral directors that met my criteria and gave me the pointers I sought. Panic averted.

I am forever grateful for the help I received that day.

Now I have the privilege of being one of the volunteers giving that kind of help to other families and friends caring for their loved ones after death.

The need for your help has grown. Last year our country saw more deaths than ever in our recorded history. Many of the calls and emails we receive are desperate people looking for help to pay for funeral services. Grieving consumers are at their most vulnerable and fragile when meeting with funeral directors for an unplanned death.

Will you make a gift before Thanksgiving? \$50 would help us provide the information and resources they need to give their loved one a final resting place. Let me tell you how.

When you make a gift you're helping us to give the exact information each of us needs to understand our options and get a funeral at a reasonable cost.

Continued on page 3...

TEACHABLE MOMENTS

Kat Kimball



Having an adventure exploring nature in the backyard with my child one day, we came upon a bird that had died. [see page 1] “Is the bird asleep, mom?” A terrifying question, perhaps. How do you answer a four year old? With the truth, of course. “No, they’re not sleeping, sweetheart, they died. It looks like they may have flown into the shed and broken their neck.” I explained that the



bird would not be doing anything anymore. We went into the house to find some fabric and a shoebox, then went back out to tend to the bird. We gently picked them up and placed them on tiny body, tied them and placed them into the shoebox casket. I



called a friend at the pet crematory to see if we could come bring them for a cremation, then we were on our way. While en route I suggested we say a few nice words about the dearly departed creature. “They were a beautiful bird who died on a lovely summer day.” My child took a more literal approach: ‘Uh, I can’t talk, I’m dead’, forgetting that we were to be speaking about the bird, not as the bird.

Once at the crematory we said farewell to the bird and thanked the friend for helping us with this animal’s final disposition.

A gentle reminder: if you don’t let your loved ones know your preferences for final disposition, they will be made for you. Please see our *Before I Go, You Should Know* workbook and plan ahead.

THE CHANGING NATURE OF FUNERALS IN CHALLENGING TIMES

Jasmine Tanguay



As part of our **2021 Annual Meeting**, we will present a one-hour program on *The Changing Nature of Funerals in Challenging Times*. The ongoing conditions of the pandemic have necessitated new ways of honoring and memorializing the loss of our loved ones. Our program will examine the adaptations that have emerged and how funerals may be changing for good. We will build on the stories of pandemic losses shared last year with a focus on funeral and commemoration practices.

Our panel — drawn from FCAEM’s own community of volunteers (Ruth Faas, Kat Kimball, Heather Massey and Jasmine Tanguay) — will share stories, insights and reflections from their experiences of helping families prepare for and commemorate these losses. We will show examples of creative memorialization by families who lost loved ones during the pandemic. We will present a short film of a family using a participatory coffin decorating ceremony in advance of a cremation when their options were otherwise constrained by the pandemic. Audience members can share their observations and insights about the adaptations we’re witnessing and what that may mean for the future of funerals.

We Help Each Other...continued from page 1

You'll do it by helping us to provide time on the phone with the only experts who can really help - ones who are fully on your side and aren't trying to sell you anything. You'll help ensure our website is up to date. At some point everyone needs the truth about funerals!

Love doesn't have to have a high price tag — there is no shame in caring for our dead within our means. These days we can choose from a wider range of final options than ever before.

Many of us only think to call the closest funeral home in town, perhaps one that family and neighbors have used over the years.

This is where *you* come in! Your \$50 gift can save our callers and website visitors enough money to stay out of deep funeral debt. Your gift grows into something much larger for the cost of one dinner out.

Your gift provides help during tough times:

- Phone consultation with people who know how to help find a funeral home with affordable prices. Often the same services may be offered at almost half the cost at a funeral home 15 miles away. If you eliminate embalming and choose cremation you may save thousands more.
- Online resources available whenever the need arises.
- Access to virtual and — when possible — in-person programs about advance care planning and your final options.
- Your gift also builds a greener future for death care in our state. You join with other consumer activists to bring more environmentally-friendly options for body disposition to Massachusetts.

The grieving families that call, write, and visit our website looking for help *need you*. Your gift will help us to continue in our mission assisting families and individuals as they plan making

final arrangements that fit their emotional and financial needs through the services we can provide.

I appreciate that you care about these families. FCAEM helped me in my own time of urgent need. *With your support*, we will be able to continue our mission to offer that help to others.



HIGH NOON: ACTION HOURS

VOLUNTEERS NEEDED FOR OUR FUNERAL PRICE SURVEY

Join the Team!

We need volunteers to make a few calls to funeral homes. The Covid-19 pandemic has shown us that the need for planning ahead has never been more important. Help share the work of updating our price and services survey.

We'll gather virtually for an hour at noon to learn the best calling strategies and how to use our easy on-line recording system. Then we'll make some calls. Board members will be available to answer your questions and hear about your experiences.

Working one county at a time, we will be listing the results on our website to enable individuals to compare the services available in their area.

There will be three opportunities to join our action hours: **November 18, November 22** and **November 29**.

Contact us!

<https://fcaemass.org/get-involved/volunteer/>



YOUR SUPPORT TURNS THEIR DESPERATION INTO GRATITUDE

FAMILY STRUGGLES WITH CEMETERY

We ran into a huge obstacle when we at last decided to inter my parents' ashes, which our family had kept at home for several decades. The cemetery where we had long owned a plot told us they now required the "disposition of transit" (also called burial permit) originally issued in the state where the deaths occurred. We had never been given this document, which New Jersey — where my parents resided — routinely destroys after one year. We did, however, have the cremation certificates and death certificates, which show the same information as the transit document.

Despite my explaining that we could not produce the transit document that no longer existed, the cemetery continued to refuse to inter the ashes without it. They said the document was now a state requirement, which it is not. After many phone calls, I turned in desperation to the Funeral Consumers

Alliance of Eastern Massachusetts, whose volunteers worked tirelessly for several months to help resolve my situation. They tapped into their extensive network of funeral directors and cemetery heads and boards, and even contacted my cemetery directly. They learned that other Massachusetts cemeteries, if they have begun requiring the transit document, will nevertheless accept the documents I have (in lieu of that permit) from families in my situation. Eventually, thanks to their efforts, our cemetery agreed to do the same. I don't know how to express my family's appreciation to FCAEM for their incredible work on our behalf! It means a great deal to us that we can now go ahead with the interment. My family is deeply grateful.

-K.R., Winchester, MA



BURIAL OF CREMAINS: *Documentation: What's Really Needed?*

Paula Chasan



After a death in the U.S., the most common disposition of the body is now cremation. There is a choice to be made after cremation about what to do with the cremated remains ("cremains"). These can be scattered on land or at sea, buried in a cemetery plot, put into an urn in a niche of a columbarium, or on the mantel, or sometimes kept for years in a box somewhere at home until the family decides which of the many choices they are ready to make.

If the choice is burial in a cemetery, families should know ahead of time about documents that may be required by the cemetery they choose; requirements of cemeteries for burial of cremains are not standardized.

Cemeteries, unlike funeral homes, are not regulated by federal laws. In addition, cemetery practices receive only minimal supervision by the state. Cemeteries are free to make their own rules for burial of cremains on their land. Unfortunately, a cemetery's documentation requirements may be based on a misunderstanding of state laws. Families can feel confused and disappointed if they find they lack a paper that a cemetery claims is required.

Guidance about the documents that are needed and their flow through the process may be found at our website. Please visit this QR code for more information.





AT OUR ANNUAL MEETING MEMBERS OF FCAEM WILL ELECT OFFICERS AND DIRECTORS FOR STAGGERED TWO-YEAR TERMS.



The nomination slate of candidates includes:
President.....Patricia Muldoon
Membership Secretary.....Paula Chasan
Director.....Eva Moseley
Director.....Fred Hapgood (new)

The Board wishes to extend its deep gratitude to those members who will continue as volunteers but are stepping back from their Board member roles:

*Kat Kimball
Jasmine Tanguay
Bill Thompson*

Continuing Board members: Claire McNeill (Treasurer), Ruth Faas (Director), Frank Singleton (Director)

Submit additional nominations via our website fcaemass.org/ and visit **Get Involved -> Volunteer**. Scroll down to **Volunteer Sign-Up Form** and select the **Serve on FCAEM Board or Advisory Council** checkbox, or select **Other** and provide a nominee in the space provided, or send an e-mail to info@fcaemass.org. Nominations may also be made during the Annual Meeting.



Nominations of yourself or others are welcome!

We welcome people with perspectives from diverse cultures and experiences

New nominations will be considered by the Board after the Annual Meeting

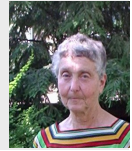
Volunteers for short-term projects are also needed!

*Take Aragorn's advice:
Stick your neck out and get active with
YOUR
Funeral Consumers Alliance!*



FOOD FOR THOUGHT, FOOD FOR THE SOIL

Editorial by Eva Moseley



An article in this issue mentions the increasing popularity of cremation. Is that a good thing? Cremation is relatively inexpensive and “simple” and doesn’t take up any land; for some those are reasons to choose it.

But in 2021 there is more reason than ever to think beyond our own convenience. The daily news reminds us that the biosphere, including humanity, faces a dicey future. It’s tempting to believe that what you or I do won’t make much difference, but if many do what’s cheap or convenient, or in some cultures (e.g., Hindu) traditional, that can make a huge difference. Philosopher Immanuel Kant posited the categorical imperative: Act as you would have all others act. So now — with the biosphere under threat, almost entirely from human behavior — we should do what is best, or least harmful, for the environment.

Cremation requires 1800⁰ for at least 90 minutes. That’s already a problem. And the “cremains” are not good fertilizer. While scattering may not do much harm (provided there isn’t a concentration in any one area), it

doesn’t do plants any good. Cremation is required for only a few diseases, most of which are rare in the U.S. Others die when the host body dies.

All our lives we depend on the soil for sustenance, indirectly via the meat and dairy products we consume, directly for fruits and vegetables. When bodies are buried with only biodegradable clothing and containers, they will in time become fertile soil. That truly completes the cycle of life and death, the dead body feeding bacteria, fungi, the worms that crawl in and out, and so indirectly feed other humans—or even directly if buried in a vegetable garden as in New Guinea or semi-directly as in a hayfield in Wales.

FCA and FCAEM are dedicated to consumer protection and consumer choice. I’m suggesting that in making your choice, you consider the future of life on Earth along with your own wishes and needs. (For more information, see the web sites of Green Burial Council and Green Burial Mass.)

GRAVE ISSUES

Frank Singleton



FCAEM is moving forward with deeper Massachusetts-based analyses of:

- Consumer costs
- The need for regulation of cremation and burial costs
- The abandonment of human remains for multiple reasons

Some personal history and perspective:

The culture in which I grew up valued planning for death. Arrangements were made. There was an entire ecosystem in the Irish immigrant community — as in many others — where upon your death you would be

waked, buried (with a proper grave marker) and celebrated. My parents’ and grandparents’ generations as well as my wife’s family had deep concerns on being properly buried. They made specific plans for how their deaths would be handled.

When I got married, my new father-in-law gave us two burial plots in the local family churchyard as a wedding gift. No one thought that was strange.

All that has changed.

Please continue reading on our website by following this QR code:



NEW LEGISLATION: BURIAL ALTERNATIVES

H.4036

Environmentally-Friendly Burial Alternatives

Two of our state legislators filed a bill this year to expand death-care options available in Massachusetts legalizing Natural Organic Reduction and Alkaline Hydrolysis (“human composting” and “water cremation”). Rep. Jack Lewis (Framingham) reached out to FCAEM, **“seeking perspective and partnership.”** He and Rep. Natalie Higgins (Leominster) based the act on a law passed in Washington state.

They explained: “These environmentally-friendly alternatives circumvent the need for toxic chemicals and offer significantly reduced carbon emissions compared to conventional burial and cremation, with lower price tags to MA families. We feel that this broadening of burial options is important in promoting sustainable land use, minimizing environmental impacts, and promoting consumer welfare, all while providing residents new, greener choices for their burial.”

Rep. Higgins and Rep. Lewis hosted a Zoom meeting in July with representatives of both FCAEM and FCAWM. From our board Patti Muldoon and Frank Singleton participated. The bill is assigned to the Joint Committee on Public Health. The legislators anticipate a public hearing this fall and will let us know when our input is most needed. You can see the bill, H.4036, and its status here:

<https://malegislature.gov/Bills/192/H4036>

Learn more about both alternatives here:



MA Legislature



NOLO



NOR/ Oregon

Email info@fcaemass.org if interested in supporting bill H.4036.

CORRALLING MASSACHUSETTS' FUNERAL INFORMATION

This summer the Funeral Consumers Alliance (FCA) and Consumer Federation of America (CFA) announced results of their study of consumer information on state funeral regulators' websites. They found that most states provide poor or no information to consumers about their funeral rights, how to file complaints, how to learn about disciplinary actions, and how to best shop for funeral services. **Massachusetts was rated among the worst, scoring an 'F'.**

We - the local FCA affiliates in Massachusetts - responded by contacting the Massachusetts Board of Registration in Embalming and Funeral Directing to inform them of the study results and to recommend consumer-friendly website changes. Members of FCA- Western and Eastern Massachusetts have worked together to address this at the regulatory board's monthly meetings since then. We noted our concerns and suggestions and they agreed that providing good information for consumers is part of their responsibility.

Our memo to the board noted that if clear consumer information is added to their website, Massachusetts could receive a revised grade if it meets the recent study's criteria.

Digging into the state's complex website, we found funeral consumer information buried in multiple locations. Currently the “Em Board” section of the website only lists the board meeting agenda, which does offer a link for the public to attend: <https://www.mass.gov/board-of-registration-in-embalming-and-funeral-directing-meetings>.

Meanwhile, consumers should continue to refer to FCAEM's website, as consolidating and clarifying consumer information on the state website appears to be a long-term project.





**Funeral Consumers Alliance of
Eastern Massachusetts (FCAEM)**
66 Marlborough Street
Boston, MA 02116

RETURN SERVICE REQUESTED

**Funeral Consumers Alliance of Eastern MA
VIRTUAL ANNUAL MEETING
Sunday, November 14, 2021 3-5pm**

Join us for a brief business meeting, followed by:

The Changing Nature of Funerals in Challenging Times



The ongoing conditions of the pandemic have necessitated new ways of honoring and memorializing the loss of our loved ones. This program will examine the continued adaptations that have emerged and how funerals may be changing for good.

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 11/12.