



FUNERAL CONSUMERS ALLIANCE OF WESTERN MASSACHUSETTS

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www.FuneralConsumersWMass.org

NEWSLETTER

SPRING 2024

Anatomical donors leave a lasting impact

The Anatomical Gift Program (AGP) at UMass Chan Medical School in Worcester, MA, was well represented at our October 2023 Annual Meeting & Program, titled, “What’s New and What’s Changing to Help Funeral Consumers?”

Dalilah-Rain Gilmartin, an Anatomical Gift Specialist, accepted our invitation to come talk about new “greener” options (e.g., less toxic embalming fluid) in the handling of donated bodies. She brought a team of co-workers and together they provided an update about their program, which accepts between 100 and 120 donated bodies per year.

It is the largest body donation program in Massachusetts, with more than 10,000 individuals currently registered as potential future donors.

“This is a unique way to say goodbye,” said Gilmartin. “Not everybody picks this way.”

Some donors have a personal connection to the program, following a legacy within their family. The program provides invaluable opportunities for medical students to gain a deeper understanding of human anatomy, fostering essential skills that will shape their future practice as health care professionals.



From left, Phillis LeFave, Amanda Collins, and Dalilah-Rain Gilmartin, of the UMass Chan Medical School’s Anatomical Gift Program. They spoke at the annual fall meeting of the Funeral Consumers Alliance of Western Massachusetts.

Gilmartin stressed that donors must register while still alive; the program does not accept next of kin donations. Also, registration does not guarantee acceptance of the body (although there is 98% acceptance rate). Sometimes the program is unable to accept a body that has suffered extreme trauma. Other disqualifying conditions include AIDS/HIV, sepsis, hepatitis, meningitis, tuberculosis and Creutzfeldt-Jakob Disease.

A body would also be declined if there were objections from the next of kin. “If next of kin did not want to move forward that’s where that conversation ends,” Gilmartin said.

Bodies have also been rejected because of extreme weight, but Gilmartin said the program recently has been accepting larger bodies, for better education of students. “Not every patient is going to be a 120-pound woman,” Gilmartin said.

For those considering donations, she recommends requesting a donor information packet, then registering either electronically or with a paper file. Once accepted, the donor will receive a donor card to share with next of kin.

A new option for donors is to designate their body to the skeletonization project. In the past, medical education programs often lacked information on bone origin. UMass Chan has created a catalogue system to ensure that skeletons are ethically sourced. The system also improves the students’ medical education by eliminating any guesswork regarding the donor’s medical history.

Continued on Page 4, col 1.

SAVE THE DATE

Sunday, October 20, 2024

Our next Annual Meeting and Program will be on Sunday, October 22, 2-4 p.m.

Location: Unitarian Society of Northampton and Florence, 220 Main Street, Northampton, MA. Enter side entrance, or request Zoom access.



As usual, we will hold a brief business meeting, then conduct an educational program, with time for Q&A with the speakers.

Come for DOOR PRIZES! Refreshments!

Come learn about Home Funerals and other DIY options – ways to customize arrangements to suit your wishes and budget.

We'll announce more details (e.g., speakers; how to register for Zoom) in our Fall newsletter and on our website.

We welcome YOUR requests for speakers or topics you'd like to hear in future meetings.

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Editors this issue: Thomas LaValley and Sandy Ward

The FCA of Western Massachusetts is a non-sectarian, all-volunteer, non-profit corporation dedicated to protecting a consumer's right to choose a meaningful, dignified and affordable funeral or memorial service.



The Future of Death Care in America

The topic of this year's annual Wake Forest Law Review Symposium, held March 1, 2024, was "The Future of Death Care in America."

The day-long conference, with over 700 attendees in-person and online (including FCAWM board member Alex Tinari), brought together experts – academics, leaders in the death care industry, and industry reformers – to discuss and debate key issues such as funeral industry regulation and oversight, funeral director licensure, death care affordability, revision and enforcement of the Federal Trade Commission's Funeral Rule and consumer protection, new disposition methods, and law cases concerning non-industry death care workers such as death doulas, home funeral guides, and green burial providers.

Speakers and panelists included Wake Forest law professor and author Tanya Marsh; death positive advocate, author, mortician, and founder of Order of the Good Death Caitlin Doughty; Recompose CEO and founder Katrina Spade; Cremation Association of North America executive director Barbara Kemmis; National Home Funeral Alliance president Isabel Knight; several litigators from the Institute for Justice; general counselors for funeral homes; founder and CEO of Hari P. Close Funeral Services Dr. Hari P. Close; and others.

Panelists presented well-reasoned arguments and raised relevant and pressing questions on all topics. CANA, sponsor of the symposium, posted videos of the day's sessions on YouTube. Access the videos at <https://www.youtube.com/watch?v=EwV6rQyVnS4&list=PLkeyIfDz9UDmB-qoroLA9GDcD0Rdsi-tk>

or search for "Death Care Symposium 2024" in your browser.

2024 Price Comparison Available Online

Our FCAWM website now contains updated price information gathered from funeral homes in western Massachusetts. We thank the Price Study Committee, chaired by Jim Couchon, for completing this 2024 survey in record time and achieving an unusually high response rate: 94%! General Price Lists (GPLs) were gathered and analyzed. Six price categories were selected for display in our table, with added columns to indicate the date of the GPL and yes or no answers about whether the Direct Cremation price includes the actual cremation (crematory fee) and the \$200 Medical Examiner's fee. See portion below, or find the full table and explanatory notes online via this main link:

<https://funeralconsumerswmass.org/price-comparisons-2024/>

FCAWM compiles this pricing every two years as one of many projects to further our mission to promote, protect and defend a consumer's right to choose meaningful, dignified and affordable final arrangements. Although we only display pricing for a few basic services in our sortable table, we do provide a link to the full GPL for 79 out of the 84 funeral homes so that consumers may explore the wider options of services available at a particular establishment.

For your convenience we also provide a directory of funeral homes in Western Massachusetts, giving addresses, phone numbers, and links to their websites, if available. The directory can be sorted easily by name of funeral home, town, or county.

2024 Price Comparison Table – Funeral Consumers Alliance of Western Massachusetts

Funeral Home	Town	Notes*	GPL Date	Get GPL	Immediate Burial	Direct Cremation	Incl. Crem. Fee?	Incl. M.E. Fee?	Basic Service Fee	Embalming	Least Cost Casket	Least Cost Vault
Agawam Funeral Home	Agawam		9/1/17	Get GPL	N/A	\$2,625.00	N	N	\$1,975.00	\$575.00	\$775.00	1095
Ahearn Funeral Home	Northampton	C	1/17/24	Get GPL	\$3,200.00	\$3,700.00	N	N	\$2,795.00	\$750.00	\$1,205.00	1495
Ascher-Zimmerman Funeral Home, Inc.	Springfield	B, C	1/1/24	Get GPL	N/A	\$5,295.00	N	N	\$3,295.00	\$995.00	\$1,495.00	1895
Avalon Life Celebration Center & Cremation Services, LLC	Southwick	E										
Barry J Farrell Funeral Home	Holyoke	B	4/1/24	Get GPL	\$2,875.00	\$2,895.00	Y	Y	\$1,995.00	\$755.00	\$995.00	
Beers & Story Funeral Home & Crematory Service	Palmer	C	10/12/23	Get GPL	\$5,760.00	\$5,155.00	N	N	\$3,650.00	\$810.00	\$1,200.00	1610
Beers & Story Funeral Home & Crematory Service	Belchertown	C	10/12/23	Get GPL	\$5,760.00	\$5,155.00	N	N	\$3,650.00	\$810.00	\$1,200.00	1610
Beers & Story Funeral Home & Crematory Service	South Hadley	C	10/12/23	Get GPL	\$5,760.00	\$5,155.00	N	N	\$3,650.00	\$810.00	\$1,200.00	1610

This is a partial view of the Price Comparison table showing 8 of the 84 locations. The full range of prices is revealed by sorting on a price column online at <https://funeralconsumerswmass.org/2024-price-comparison-chart/>

Examples: Immediate Burials range in price from \$1,750 to \$5,760.

Upcoming Volunteer Opportunities:

This summer a new Nominating Committee, chaired by a Board member, will be set up. Perhaps YOU could help us? The purpose is to recruit and recommend candidates for openings on our Board. We'll need 2 general members for that short-term committee. And, of course, we welcome potential board candidates. An election will be held at our Annual Meeting on October 20, 2024.

Anatomical ... *(Continued from Page 1)*

Gilmartin said the UMass program has many safeguards in place to prevent any situation similar to the one uncovered last year at Harvard's Anatomical Gift Program in which body parts were stolen and sold. The UMass program has an elaborate track and trace system using bar codes and GPS. "Every time a bar code is scanned we know who scanned it, where they are, when they are there," Gilmartin said. "We can pull up that information at any time."

For more information on the program:

Phone: 508-856-2460

Email umassagp@umassmed.edu

Online at

<http://umassmed.edu/anatomicalgiftprogram>



Dalilah-Rain Gilmartin, left, and Phillis LeFave, of the UMass Chan Medical School's Anatomical Gift Program, speak at the annual fall meeting of the Funeral Consumers Alliance of Western Massachusetts.



FCAWM President Sandy Ward, left, and member Carol Coan speak at the annual meeting.

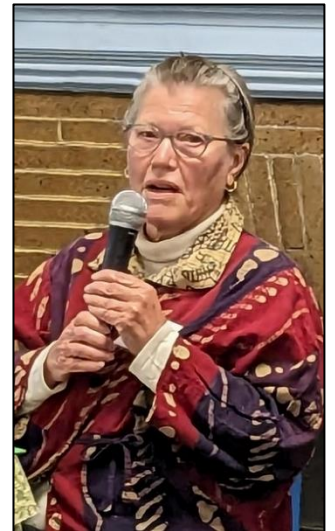
Report of 2023 Annual Meeting

On Sunday, October 22, 2023, the FCAWM held a hybrid annual meeting: virtual via Zoom and in person at the Unitarian Society of Northampton and Florence, 220 Main Street, Northampton.

Outgoing President Cecile Richard reported on continuing advocacy work with the Massachusetts legislature (e.g., An Act Expanding After-Death Care Options).

Two new Trustees, Cheryl Funk and Alexandra Tinari, were elected to 3-year terms. Former trustee Jim Couchon volunteered again, and was elected to a 3-year term.

Treasurer Joan Pillsbury reported the FCAWM had a larger deficit in FY 2023 than in recent years. We began Sept. 1, 2022, with \$8,929.52 and ended (on Aug 31, 2023) with \$6,745.41. We received \$1,826.00 income (donations from the public), but had a total of \$4,010.11 in expenses that year as we re-stocked supplies of the Before I Go planning kits and educational handouts used in our outreach efforts.



FCAWM Treasurer Joan Pillsbury speaks at the annual meeting.

The following officers were elected for the 2023-24 term: Sandy Ward, President; Cecile Richard, Vice President; Alex Tinari, Secretary; and Joan Pillsbury, Treasurer.

The Simple Gift of One's Cadaver

By Maggie Sadoway

Reprinted with permission from
the *Montague Reporter*, May 16, 2024



After I am dead, where will you find my remains?

One place to look is the peaceful green burial site in Highland Woods, featured in the *Montague Reporter* this month (May 2, 2024, Page A1). Its ecological benefits fit my vision; it's close to my children's homes; and is a bargain at \$700 for the right to be buried there.

But don't look for me there – I have chosen to donate my body to medical research.

Ten years ago we donated my husband's body to the Albany medical college, a dignified process from the moment the funeral home's team arrived at our doorstep a few hours after he died – in spite of 12 inches of new snow that day – right through to a moving ceremony 18 months later attended by 300 relatives of people whose bodies had recently been used to train future doctors.

One student described her emotions when she first saw the heart of "her guy". "All I could think of," she said, "was how fast that heart must have beaten when this man first fell in love with the woman he would be married to for 70 years."

A few days ago I asked another health provider if her training had included working on a cadaver. She seemed startled, then quietly said, "Yes, it did. It's such a gift. Not many people do it."

Medical schools usually cremate their "anatomical gifts," something I grappled with since the process involves many polluting chemicals. But vital learning from corpses has a long history, including embalming in ancient Egypt and grave robbers in more recent times. When both my kids voted for science, I registered with the UMass program at www.umassmed.edu/agp. Most bodies are accepted; families pay nothing.

I'm told that the school is moving towards using non-polluting embalming fluids. So someday you might find my body right here in Highland Woods after all.

Outreach and Educational Presentations by FCAWM Volunteers

Sharing information with the public is an important part of our mission. Please contact us if you would like to invite us to a group or an event.

Examples of our recent educational outreach:

March 6: Crosspoint Clinical Services staff meeting. Sandy Ward

March 17: Ashfield Council on Aging. Alex Tinari

April 10: Chester Council on Aging. Sandy Ward

May 6: Agawam Public Library. Sandy Ward, Jim Couchon

May 15: North Adams Public Library. Alex Tinari, Sandy Ward.

May 16, NoHo Senior Services Annual Health & Safety Fair. Alex Tinari, Sandy Ward, Joan Pillsbury

Upcoming

June 26: Holyoke Council on Aging, two sessions 10 a.m., 2 p.m. Sandy Ward

July 24: North Adams Public Library. Wellness Fair, 11 a.m. to 1 p.m. Alex Tinari

Sept 12: Adams Council on Aging. Community Fair 10 – 2. Alex Tinari

Sept 23: East Longmeadow Council on Aging. 10:30 a.m. to 12 p.m. Sandy Ward



Jim Couchon spoke at the Agawam Public Library about FCAWM's Price Comparison tool.



In February, FCAWM President Sandy Ward met with Morgan Mitchell, a fourth-generation funeral director in Easthampton, to discuss issues of indigent death care.

FTC warns funeral homes to stop misleading customers

In January 2024, the Federal Trade Commission announced the results of an undercover phone sweep of 250 funeral homes across the country. The FTC reported that 39 of the 250 funeral homes violated the agency's Funeral Rule, which requires funeral homes to provide consumers with itemized price lists for all goods and services offered, enabling them to compare prices and make informed decisions. One funeral home promised to send an itemized price list, the agency said, but instead sent a list of package prices, which do not meet disclosure requirements. FTC said another one of the homes misrepresented local requirements for embalming (preservation of the body after death). The most common violation in the phone sweep was refusal to answer price questions over the phone. The FTC sent the noncompliant funeral homes warning letters underscoring their obligations under the Funeral Rule, and cautioning them that noncompliance may result in penalties of up to \$50,120 per violation. The FTC did not recommend prosecution of the violations at this time.

In recent years, the FTC has intensified its efforts to regulate funeral homes and enforce compliance with their guidelines. The aim is to empower consumers with information, prevent deceptive practices, and promote transparency in funeral arrangements. The FTC reported a more than 85 percent compliance rate, which was consistent with results from previous commission investigations involving undercover shoppers who visited funeral homes in person.

The FTC continues to consider updates to the Funeral Rule, which went into effect in 1984 and was revised in 1994. Because it predates widespread use of the internet, the rule doesn't address digital disclosure of prices. The FCAWM is among the consumer advocates urging the agency to modernize the rule by requiring funeral homes to post their price lists online.

The FTC requires that funeral homes must be transparent about their pricing, including charges for basic services, caskets, urns, embalming, transportation, and any additional services requested by the family. Prices should be clearly stated, without hidden fees or unexpected surcharges. This transparency allows consumers to plan and budget accordingly, avoiding financial surprises during an



already stressful time.

Funeral homes are expected to advertise their services truthfully and accurately, avoiding misleading claims or deceptive marketing tactics. This includes providing clear information about the range of services offered, the qualifications of staff members, and any affiliations with religious or community organizations.

For consumers who choose to prepay for their funeral arrangements, funeral homes must adhere to strict guidelines regarding the handling and safeguarding of funds. These funds should be placed in trust or secured through a reputable insurance provider to ensure that they will be available to cover funeral expenses when needed.

The FTC's recommendations for funeral home compliance are designed to uphold standards of fairness, transparency, and integrity within the funeral industry. By following these guidelines, funeral homes can better serve their clients and contribute to a more informed and empowered consumer base.

If a funeral home won't answer your questions or give you the information you requested, look somewhere else. To report problems please contact the FTC at **ReportFraud.ftc.gov** as well as the MA Office of the Attorney General (617-727-8400) and the Board of Registration of Embalming and Funeral Directing (617-701-8628). You can also contact your local Better Business Bureau for information or help resolving a problem with a funeral home.

Learn more about funeral costs and shopping for funeral services at **ftc.gov/funerals**.

Donations welcome!

Please make checks payable to FCAWM and send to P. O. Box 994, Greenfield, MA 01302-0994.
Or donate ONLINE by credit card or e-check: funeralconsumerswma.org/donate/

Contributions are tax-deductible. We are a 501(c)(3) organization.

___ YES! I want to renew support for the Funeral Consumers Alliance of Western Massachusetts and its mission of promoting and protecting a consumer's right to choose meaningful, dignified, and affordable final arrangements: funeral or memorial services, care of the body, and disposition of human remains (including burial, cremation, or donation). I'm enclosing my voluntary contribution of

___ \$15 ___ \$30 ___ \$50 ___ \$100 or \$ _____

___ I'm NEW. Please enroll me and send the "Before I Go, You Should Know" planner and membership package. (Suggested new member donation is \$30.) I am enclosing \$ _____

___ Please send me ___ copies of the "Before I Go, You Should Know" planner. I enclose a donation of \$ _____ to reimburse FCAWM for the expenses of acquiring and mailing the 30-page, spiral-bound planner. (Suggested minimum \$15 per copy.)

___ I have time and interest in helping FCAWM. Please contact me about volunteer opportunities.

Name: _____ Telephone: _____

Address: _____

E-mail: _____ Prefer to receive newsletters via email? Yes No

✂-----cut here-----

Thank you!

FCAWM greatly appreciates our members and the **UMass Chan Medical School Anatomical Gift Program** for their financial support in the printing of this Spring Newsletter.

In this current fiscal year, we are also delighted to receive a \$1,000 grant from **PeoplesBank** to cover the Fall newsletter expenses and reproduction of educational handouts frequently used in our outreach efforts.

Gift Acceptance and Acknowledgement Guidelines

The FCAWM is considering adopting the national FCA's Statement of Philosophical and Ethical Principles, which address issues such as who is eligible for membership, Board service, and voting.

FCAWM Secretary Alex Tinari has been studying the FCA document, as well as reading articles such as "Developing Fundraising Policies and Procedures: Best Practices for Accountability and Transparency," from the Association of Fundraising Professionals. She says the FCA's statement lays out a comprehensive, clear, and sensible policy, distinguishing between those who offer death services for a fee and those who do not.

The FCA document addresses membership and voting rights but not donation acceptance. Alex has written

a draft stating the FCAWM policy for accepting donations. The draft outlines general guidelines and principles, including the FCAWM's commitment to maintaining an independent position on consumers' many choices for after-death care and funeral planning.

To maintain independence and objectivity, the FCAWM seeks to identify any areas where there may be real or apparent conflicts of interest or where the mission, programs, and independence of the FCAWM could be compromised.

More on the proposed draft will be in the September newsletter, including proposed revision of the bylaws. Members will be able to vote on the proposals at the annual meeting Sunday, Oct. 20.

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THIS ISSUE INCLUDES THESE ARTICLES, AND MORE:

2024 PRICE COMPARISON IS HERE!

The FCAWM has updated its online sortable table of pricing for Immediate Burial and Direct Cremation and some other basic costs. Page 3

Anatomical donors at the UMass Chan Medical School leave a lasting impact. Page 1	Announcement: next Annual Meeting and Program on Sunday, October 20, 2024, 2:00-4:00 p.m. Page 2	This year’s annual Wake Forest Law Review Symposium discusses “The Future of Death Care in America.” Page 2	FTC warns funeral homes to stop misleading customers. Page 6
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NOTE: Please tell us if you change your address, wish to unsubscribe, or wish to change your preference (electronic vs. print) for our newsletters (2 per year). Call (413) 376-4747 or email fcawmass@gmail.com. THANK YOU!