



Funeral Consumers Alliance of Rhode Island

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THE FUNERAL CONSUMERS ALLIANCE OF RHODE ISLAND PROTECTS CONSUMERS' RIGHTS TO CHOOSE MEANINGFUL AND AFFORDABLE FUNERALS

NEWSLETTER - SPRING 2011

You are cordially invited to attend the annual meeting of
The Funeral Consumers Alliance of Rhode Island
Saturday, May 14th 2011 2-3:30 pm lower level
William Hall Free Library 1825 Broad Street Cranston, Rhode Island 02905

JOIN US FOR A TIMELY DISCUSSION, FOLLOWED BY QUESTIONS AND ANSWERS WITH THE BEST RESOURCES
IN OUR AREA – ALL IN ONE SPOT!

“BODY AND ORGAN DONATION AT THE END OF LIFE”

SPEAKERS

**KIM ABBOTT ~ PROGRAM COORDINATOR FOR THE ANATOMICAL GIFT PROGRAM
OF ALPERT MEDICAL SCHOOL AT BROWN UNIVERSITY**

MS. ABBOTT WILL PROVIDE AN EXPLANATION OF THE ANATOMICAL GIFT PROGRAM.

HOW DOES ONE ARRANGE TO LEAVE ONE'S BODY FOR MEDICAL EDUCATION? CAN ONE ALSO BE AN ORGAN DONOR?
ARE THERE EXPENSES? WHAT ARE THE BODIES USED FOR? HOW MIGHT THIS AFFECT THE FUNERAL?

SUSAN DICENSO ~ TISSUE RECOVERY SUPERVISOR AT THE NEW ENGLAND ORGAN BANK
THE FEDERALLY DESIGNATED ORGAN AND TISSUE RECOVERY ORGANIZATION THAT SERVES HOSPITALS AND POPULATIONS OF
RHODE ISLAND

STEPHEN BRUNO ~ PRESIDENT, RHODE ISLAND ORGAN DONATION AWARENESS COALITION

A BRIEF BUSINESS MEETING WILL APPROVE THE SLATE OF BOARD OF DIRECTORS FOR THE COMING YEAR AND ADDRESS MEMBERS' CONCERNS.

IMPORTANT REPORT TO FCA MEMBERSHIP: The Rhode Island Department of Health, through the Board of Funeral Directors and Embalmers, oversees the licensing and regulation of *funeral directors and embalmers*. As part of its duties, the Board receives *complaints* related to funeral matters. (A recent complaint led to the closing of Woonsocket's Lauzon Funeral Home.)

Over the last few years, FCARI has sought greater ease of access to the complaint procedure and a clearer understanding of the Board's purposes and procedures. As this Newsletter goes to press, we note one great new difficulty: the department has

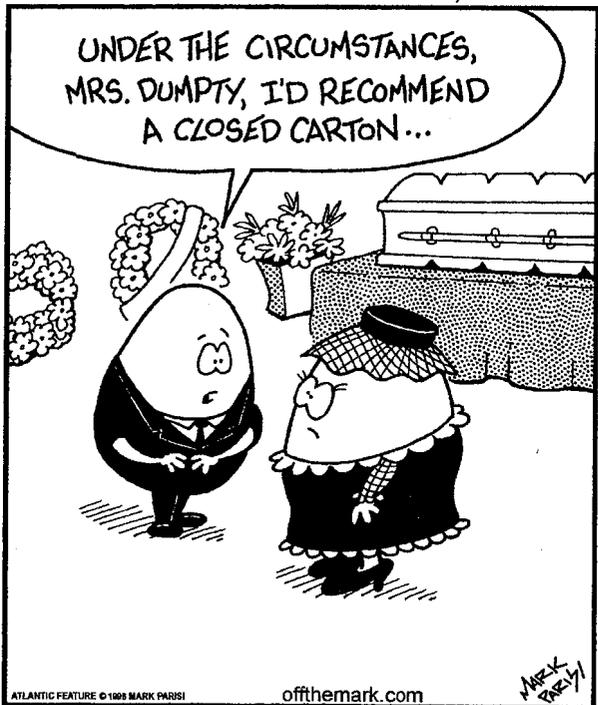
adopted a new website. Sadly, funeral related information emanating from the Board still seems confusingly organized and difficult to find. FCARI is pursuing this matter aggressively and continues to hope for improvements.

In the meantime, we advise that those who wish to file a formal complaint involving a Rhode Island funeral home or funeral director use the procedure detailed on the Department of Health's website: <http://www.health.ri.gov/> Click on *File a complaint* to reach a Page labeled *Complaints*. Under *What you should do*, you will find the following instruction: *If you believe that any licensed healthcare professional has acted unprofessionally, you may file a complaint online. Search the License Verification Site for the professional or facility-organization by name. When you find the licensee there will be a link to submit a complaint. Follow that link to file your complaint.* Tap on professional or facility/organization and follow the procedure outlined. Those who do not have computer access are advised to call the Department's Health Information Line, 401.222.5960.

The Federal Trade Commission (FTC) is the governmental agency in Washington which generates *The Funeral Rule*, the collection of procedures that govern all funeral homes. Much useful information is easily accessible at: <http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro19.shtm>. To file a complaint with the FTC, access ftc.gov/complaint and utilize the FTC Complaint Assistant.

NO COMPUTER ACCESS? Call the FTC's Complaint Line: 1.877.382.4357. FCARI will appreciate reports of consumer satisfaction (or dissatisfaction) in the complaint process.

off the mark.com by Mark Parisi



"If I had my life over again, I should form the habit of nightly composing myself to thoughts of death. I would practice, as it were, the remembrance of death. There is no other practice which so intensifies life. Death, when it approaches, ought not to take one by surprise. It should be part of the full expectancy of life. Without an ever present sense of death, life is insipid. You might as well live on the whites of eggs." Source ~ Muriel Spark

YOU DON'T WANT TO MISS THIS REVIEW. There are a fair number of books available to help pre-plan one's funeral and tidy up the loose ends of dying, but this little gem is a hoot! I'm sure no one would call arranging their own funeral exactly *fun*, but Grave Expectations by Sue Bailey & Carmen Flowers is informative and utterly irreverent enough to take out some of the sting. Hang on to your hat as the authors discuss the whys, the hows and the reasons for pre-planning, including thought-provoking questions regarding visitation: "Also known as the viewing or the wake, the visitation is a bit like your debut as a dead person."

There are chapters devoted to body disposition, including traditional burial, green burial, body donation, and cremation. You'll enjoy the chapter called "Freeze, Boil, Liquefy, and Preserve," addressing options such as cryonics (freezing – done just like baseball legend, Ted Williams) plastination – like the recent "Bodyworlds" exhibit at the Boston Science Museum; burial at sea, Eternal Reefs which mix your ashes into a memorial "coral" reef that actually helps restore coastline (who knew!); turning ashes into diamond (I'm not making this up!) jewelry pieces that house cremains. Read it to believe it!!

More chapters deal with planning graveside, funeral, or memorial service, even planning a funeral or memorial party, "It's My Party and I'll Die If I Want To." The final chapter helps tie up legal affairs with forms to help your family follow through with your wishes. Adding a little levity to a job none of us want to face makes Grave Expectations a unique educational and helpful read. Treat yourself! Cider Mill Press Publishers, Kennebunkport, Maine. 2009
Courtesy of Carol Nahod, Director FCARI

LIFETIME MEMBERSHIP We're always startled when members realize that our twenty-five dollar membership fee is a one-time, lifetime bargain. Obviously this single payment cannot cover membership benefits over the years – and surely cannot cover the cost of our various educational and outreach activities. That's why we remain dependent on those who voluntarily donate regularly in lieu of an annual membership/renewal charge. May we count on you this year? If so, please include a tax-deductible contribution when you return your completed membership survey in the enclosed self-addressed, stamped envelope. Many thanks.

WHO HAS THE RIGHT TO MAKE DECISIONS ABOUT YOUR FUNERAL? In more than half the states, there is a statutory obligation for survivors to honor the written wishes expressing the personal preferences of the deceased. In a few states, your wishes may be overturned in the case of cremation, however. Even if there is no personal preference law in your state, it is better to have your wishes in writing than not at all. Courts routinely support all but the most outrageous wishes.

Perhaps the most useful laws are those permitting you to name a designated agent for body disposition. If you are estranged from next-of-kin or were never married to your significant other, the designated agent law allows you to name someone other than a legal spouse or relative to carry out your wishes. Or perhaps one of your children is a little more inclined to follow your wishes than the others. Sometimes circumstances change and it seems appropriate to change funeral plans, too. One woman's father lived so long that none of his friends were left to come to a viewing. A public viewing for one person – just for her – didn't make sense. Or perhaps you planned on body donation to a medical school in Idaho but die on a trip to New York. Should your estate pay for shipping your body back to Idaho, or would you trust your agent to make appropriate alternative arrangements?

IMPORTANT – Your designated agent is not obligated to carry out your wishes if they're highly impractical, illegal, or financially burdensome. It's very important for you and your agent to understand how much your wishes will cost, and to plan accordingly. You should not expect your designated agent to pay for a costly funeral if you don't set money aside for that expense.

RHODE ISLAND has a designated agent law.

Look up section 5-33.2-24 of the statutes, and see SECTION 5-33,3-4 for a suggestion form.

Source - <http://www.funerals.org>

SLATE OF BOARD MEMBERS TO BE PRESENTED AT THE ANNUAL MEETING OF THE FCA/RI ON MAY 14, 2011 FOR A VOTE

The following slate will be presented for the positions on the board of directors of the FCA/RI.

Dana DelBonis	Term 2010-2012
John Dineen	Term 2011-2013
Bruce Donovan	Term 2010-2012
Frank Ferri	Term 2010-2012
Frederick Graefe	Term 2010-2012
Karen Hanson	Term 2011-2013
Carol Nahad	Term 2011-2013

According to the by-laws of the FCA/RI which were amended November 10, 2010, "the board shall consist of at least 7 and not more than 11 members serving staggered 2 year terms. A Director shall not serve more than two consecutive terms."

Additional nominations may be submitted to Renee Bucklin, acting secretary, signed by 5 members not less than 5 days before the Annual Meeting. Mail to FCA/RI 119 Kenyon Avenue East Greenwich, RI 02818.

BEYOND RHODE ISLAND: GREENING THE AFTERLIFE

Radio journalist Angela Evancie has put together a fantastic series profiling people in Vermont and New York who are returning to simple, private funerals and burials; folks opting out of the commercial funeral industry for personal, financial and environmental reasons. Her series profiles families who've carried out in-home funerals without the undertaker (a practice our great-grandparents would find familiar), local woodworkers who make simple coffins, and people returning to the tradition of burying their dead quietly at home on the family farm. Her website www.champlainsounding.org introduces the series.

Compliments of www.funerals.org

THE PARTY NO ONE WANTS TO PLAN

Have you ever gone to a party, showing up with a bottle of wine as a gift for the hosts, and found they're not ready yet? Maybe they are still cleaning up or putting the kids' toys away, the food is not ready, or oh no, the bar's not set up!

Two attributes that set a gracious host apart from an unprepared one are the ability to organize and communicate. Most experienced party throwers know it takes some planning to put together a successful event. Celebrations all have similar elements.

Parties get a bit more complicated as you move up the chain of life cycle events: a birthday party for a two year old is simpler than a Sweet 16 affair. As families grow; there are graduations, anniversaries and weddings to plan and celebrate, each more involved than the next.

And then there are funerals. These are the parties no one wants to plan. Yet this is a life-cycle event that every family will undertake for every member at some point. They have the same elements of party planning...But if brides and grooms planned their weddings the way most people plan their funerals, they'd be scrambling to pull every element together in three to five days. Talk about stress!

By doing some advance planning using organization and communication, families can minimize the emotional and financial chaos that often takes hold when someone dies. Why preplan a funeral or memorial service? There are three very good reasons.

1. You can reduce stress at a time of grief and minimize family conflict. Think about this:

If you don't have information on hand needed for a death certificate, like a social security number, place of birth, veteran information, and mother's maiden name, how are you going to get it when that person is dead? That is one stress you can avoid by pulling facts together while everyone's alive and well...

2. You can save money, potentially thousands of dollars. Shopping around for the best price is the last thing you want to do when a loved one has died. On top of that, you might make purchasing decisions with your heart – rather than your head – and over spend out of guilt or remorse.

We also found that funeral directors can have a great sense of humor when there's no death imminent. When someone has recently died, or is about to die, the conversation has an appropriately somber tone. In addition to saving money, it's a fascinating shopping trip and a much more upbeat experience.

3. With advanced planning, you can create a really meaningful event that becomes a treasured memory. You don't even have to wait until the person is dead to hold a celebration of life. Living memorials services give the entire family a chance to speak words of love and admiration, or to make amends before it is too late.

When there is a death in the family, and friends come bearing casseroles, will you be the perfect picture of grace under fire? Or will you be the host who scrambles to put everything together at the last minute? The choice is yours. Source - Gail Rubin, author of *The Family Plot Blog & A Good Goodbye: Funeral Planning for Those Who Don't Plan to Die*. View at <http://www.aeapa.com/blog/2011/02/party-plan/>

OUR SINCERE AND DEEPEST THANKS TO THOSE WHO CONTRIBUTED SO GENEROUSLY IN 2010

Arthur and Nancy Andrews, Winifred Bennis, Renee E. Bucklin in honor of the FCARI Board, Oliver S. Chappell, Mr. & Mrs. Patrick Clayton in honor of Mr. & Mrs. James H. O'Hara, Carol R. Cook, Ramsey A. Davis, Thomas & Dana DelBonis, Jerry DeSchepper, Bruce & Doris Donovan, Rod & Carol Driver, John & Ginny Eastman, Edith C. Farias, Frank Ferri, Essjay Foulkrod, Helen A. Geary, Carolin Goldman, Frederick Graefe, Susan Graefe, Karen I. Hanson, Louise F.

Heard, Wade Johnson, David Karoff and Barbara Unger, Paul H. Kruppenbacher, George C. Lima Jr., Joan M. Machata in memory of Francis K. Machata, Alice Marchant, Roger Mark PH.D., P.E., David & Janice Martin, Francis McGonagle, Louise A. McLeod, David McNab, Elizabeth McNab, Charles Meunier, Thomas & Paula Morrissey, Barbara Nicholson, Elizabeth J. Olean, Thomas & Joan Patterson, Renee Pierre, Nancy Rieser, Karen Romer, Janet Scott, Alice B. Wagner, and E. Robert Wiseman in memory of Corrinne Wiseman.

MESSAGE FROM THE PRESIDENT

The past year has been one of many accomplishments. In the fall, we published our 2nd General Price List Survey of all Rhode Island funeral homes. To access the survey, go to our website at <http://www.funerals.org/affiliates/rhodeisland>. Please call us at 401-884-1131 if you want a copy mailed to you. We are now reviewing each General Price List for compliance with the Federal Trade Commission's Funeral Rule. Each facility has already or will soon receive a letter from us citing any areas of non-compliance or suggesting how to make their price list more understandable. A number of funeral directors have responded to our compliance letters with appreciation and intentions to improve their GPLs. This is gratifying and reinforces the importance of our work to improve the consumer's ability to make informed decisions about funeral planning.

We've continued to reach out to the community with workshops and information tables at a number of events, including the Senior Agenda Coalition Conference in October and "The Promises to Keep" Conference in November, both at the Crowne Plaza Hotel in Warwick. Each gave FCARI an excellent opportunity to speak with both seniors and professionals in the human service field about our services.

I want to thank Renee Bucklin, who is leaving the Board after 4 years of faithful service, and Renee Pierre, who had to resign in January but provided us with much help on the 2010 GPL survey and was our Secretary for 18 months. As I leave the Board after 4 years as President, I want to express my gratitude to the Board and the members for allowing me to serve as President. It's been exciting and heartwarming to be part of the revitalization of this organization.

I encourage each of you to share your time, talents, and financial resources to support our dedicated, gifted Board. To help the Board know where to direct its efforts, it's very important for you to fill out the enclosed survey and return it in the stamped, self-addressed envelope.

Susan W. Graefe, President