



# Funeral Consumers Alliance of Rhode Island

119 Kenyon Avenue Phone: 401-884-1131  
East Greenwich, RI 02818 Email: fca-ri@cox.net  
Web: www.funerals.org/affiliates/rhodeisland



## NEWSLETTER – SPRING 2013

The 2013 Annual Meeting of the Funeral Consumers Alliance of Rhode Island will be held at 2 PM on Saturday May 11, 2013

William Hall Free Library  
1825 Broad Street Cranston, RI 02905  
Free Admission – Free Parking

This year's program includes:

1. A brief business meeting
2. A presentation by Arthur Beckett, Vice-President of the FCA of Rhode Island, titled "Planning is a Family Matter". His talk will be followed by a discussion period.
3. A showing of a 50-minute video which follows a week's activity in the hectic offices of a County Coroner. You will learn the secrets the dead can reveal and hear from the people who perform this job. It's a no-holds-barred film which contains footage of actual autopsies.

## LAST NEWSLETTER ?

We hope this is not our last newsletter !! However, there are several members of our Board leaving this Spring after serving two 2-year terms. Our by-laws require a lapse of one year before becoming eligible to serve again.

Unless replacements can be obtained, our organization will have to significantly cut back on our planned projects.



can help us. All that is involved is meeting once a month at the East Greenwich Public Library and assisting with various projects / activities. If you would be available, call us at (401) 884-1131. WE NEED YOU !

## Considered Your Virtual Assets ?

When you die, do you know what will happen to your virtual assets – your e-mails, photographs, videos, music, etc. ? Does your designated agent have access to these items that only exist on your computer or in the cloud ? Can he or she legally claim these assets without violating the "service agreements" of on-line providers ? The answer is not yet clear and lawmakers in some states are drafting legislation to make it easier to access these assets..

## COMING SOON !

Our new 2013 Funeral Home Price Survey for Rhode Island.



Watch for it later this year.

THE MISSION OF THE FUNERAL CONSUMERS ALLIANCE OF RHODE ISLAND IS TO PROTECT THE RIGHT TO CHOOSE MEANINGFUL AND AFFORDABLE FUNERALS. WE EDUCATE CONSUMERS ON AVAILABLE OPTIONS, PROVIDE STATE-WIDE PRICE INFORMATION AND GIVE CONSUMERS INFORMATION, TOOLS AND ENCOURAGEMENT FOR PREPLANNING.

## **FOUR-STEP FUNERAL PLANNING**

(Excerpts reprinted from the Fall 2012 "Grim Reader", a publication of the National FCA)

### **STEP 1: FUNERAL PLANNING IS A FAMILY MATTER**

Funeral planning starts at home. Just as most families discuss weddings, college, home-buying, and other major life issues, so should they discuss funerals. Death will come to each of us, no matter how long we put off the conversation. Avoiding the topic won't stave off death, but it will make the funeral more difficult, and likely more expensive, for survivors. Families who make funeral planning a normal part of life tell us that conversation made a painful time easier to bear. Many people say they found great meaning and peace carrying out thoughtful funeral plans that honored their family members in an appropriate and affordable way.

Whatever you choose, be sure it's based on what's meaningful to you, not on what you think someone else expects you to do. No amount of money, great or small, can express how we feel about those who have died. Taking an active role in the family's funeral arrangements — whether that means carrying out the whole process without a funeral home, or just preparing and delivering the eulogy — is more meaningful than the money spent.

### **STEP 2: WHAT ARE MY OPTIONS ?**

Most people are confused about what they can and can't do. While the American funeral industry usually pushes what it calls a "traditional funeral" — embalming, fancy casket, open-casket wake, funeral ceremony, procession, and graveside service — this type of funeral is a relatively recent commercial invention rarely practiced outside the U.S. and Canada. Do not be swayed by funeral home salesmanship, or exhortations to "do what's traditional". If a conventional funeral brings you comfort and you can afford it, then by all means arrange one. But every family should know it has the right to care for its dead in any way the family sees fit within the law.

----- One family didn't want a public viewing of the body, but they did want a place where friends and family could gather. For them, a funeral home was a convenient choice. They chose a closed casket visitation and welcomed family and friends to the calling hours at the funeral home. They were especially pleased to find a funeral home willing to help them have food and drinks brought in for a more comfortable gathering. Afterward, they brought the casket to church for a traditional mass.

----- A woman in her 90s had lived in a nursing home for many years. When she died, she had few friends left to attend a wake. Her daughters decided to cremate her body and place her ashes in a cookie jar, as a tribute to her legendary baking skills. They held a memorial service at the nursing home — complete with Mom's bake-off ribbons — where her housemates remembered her with laughter and tears.

### **STEP 2: SHOPPING AROUND**

A funeral can be simple or elaborate, inexpensive or costly. But unless you plan well in advance and shop around, you're likely to pay top dollar. If you've never  
(continued on page 3)

## DONATION REQUEST

Please consider making a donation to the FCA of Rhode Island using the enclosed envelope. Your donations are our primary source of funds which will enable us to continue to:

- publish a Newsletter
- provide a Funeral Home price Survey
- maintain a telephone line for consumer inquiries
- hold group presentations with guest speakers
- conduct educational workshops

FCA of RI is a 501 (c) (3) non-profit organization. All donations are fully tax-deductible and any size donation will be greatly appreciated. Thank You.



## ASK ART !

You may submit a funeral related question in the enclosed envelope and we will attempt to answer it during the discussion period following the May 11th presentations !!

If you plan to attend the meeting and presentations on May 11th, please fill out this reservation form or write the information on a plain sheet of paper and mail it in the enclosed envelope OR call us at 401-884-1131 and leave your name and the number of persons who will be attending. Thank you !  
<-----/

### Reservation Form

I will be attending the FCARI annual meeting on May 11th.

Name: \_\_\_\_\_

Number of persons attending: \_\_\_\_\_

## FOUR-STEP FUNERAL PLANNING (Continued)

checked prices at other funeral homes you may be paying the highest rate in town.

Federal law (called the "Funeral Rule") requires funeral homes to give you price quotes over the phone. In addition, they must give you printed, itemized price lists when you show up in person to discuss funeral arrangements. It's a good idea to visit several funeral homes to pick up price lists and take them home for comparison at your own kitchen table. Share them with your family. Compare the cost of the items. You'll likely find a substantial price variation.

## STEP 4: PUTTING IT ALL TOGETHER

Once you've found a funeral home you want to use, what then ? Again, bring those likely to survive you in on the conversation. Tell them what you've found, share your wishes with them, and show them what a funeral home price list looks like. If your plans go awry, or your death occurs away from home, they'll need the skills you've developed to negotiate the funeral for themselves.

Most importantly, put your plans in writing, in as much detail as necessary. The FCA offers the "Before I Go, You Should Know" planning kit. Be sure to copy your plans and distribute them to those who will be handling your funeral arrangements.

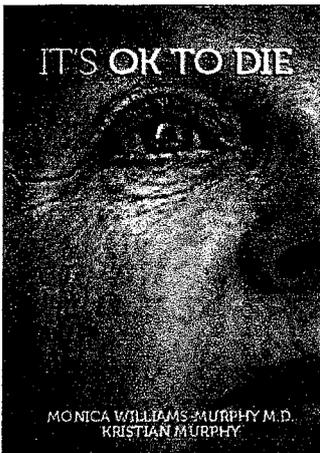
Three "Starter Kits" to help people talk about their wishes for end-of-life care are now available to download at [www.TheConversationProject.org](http://www.TheConversationProject.org). They were created by "The Conversation Project" and the "Institute for Healthcare Improvement".

The kits are:        "Having the Conversation"  
                          "Having the Conversation" in Spanish  
                          "Having the Conversation with your Doctor"

PDF versions of two important Rhode Island forms are now available:

"Rhode Island Funeral Planning Agent Designation Form" may be found on the State of Rhode Island Department of Health website at [www.health.ri.gov/forms/legal/FuneralDesignation.pdf](http://www.health.ri.gov/forms/legal/FuneralDesignation.pdf)

"Rhode Island Durable Power of Attorney for Health Care" may be found on the State of Rhode Island Department of Health website at [www.health.ri.gov/lifestages/death/about/livingwill/](http://www.health.ri.gov/lifestages/death/about/livingwill/)



<---- This book by Monica Williams-Murphy M.D. and Kristian Murphy is available for purchase at [www.oktodie.com](http://www.oktodie.com) or at Amazon.com. It contains graphic stories right out of the Emergency Room, which illustrate how most people are completely unprepared for death. There is also a comprehensive guide for preparing in advance.

The website [www.oktodie.com](http://www.oktodie.com) also offers various downloadable preparation checklists including:

- "Planning Your Death"
- "Death of a Loved One"
- "Someone Has Dies"
- "Bucket List"

Copies of the book "Final Rights: Reclaiming the American Way of Death" by Josh Slocum, Executive Director of the National Funeral Consumers Alliance, are available for purchase at [www.funerals.org/bookstore](http://www.funerals.org/bookstore). Or, you may order a downloadable version of your state's chapter of the book for just \$5.00. Each order includes a free chapter called "Necessary Information for Family Involvement".

The following persons will be presented for positions on the Board of the FCA-RI:

Arthur Beckett	term	2013-2015
John Dineen	term	2013-2015

#### Financial Report 2012

Balance Jan 1:	2,076.53
Receipts:	1,315.00
Expenses	2,199.76
	-----
Balance Dec 31:	1,191.77

The AARP Bulletin has reported that a study of 17 industrialized nations found that Americans are in poorer health and are dying sooner than the rest of the industrialized world. They note that a 2011 study found that American men (life expectancy 75.6 years) ranked last and women (life expectancy 80.7 years) ranked 16th. Yet the U.S. spends almost twice as much on health care as the other countries. Some reasons cited in the study were unhealthy behaviors such as eating too much, relying on cars too much, guns, drugs and others.

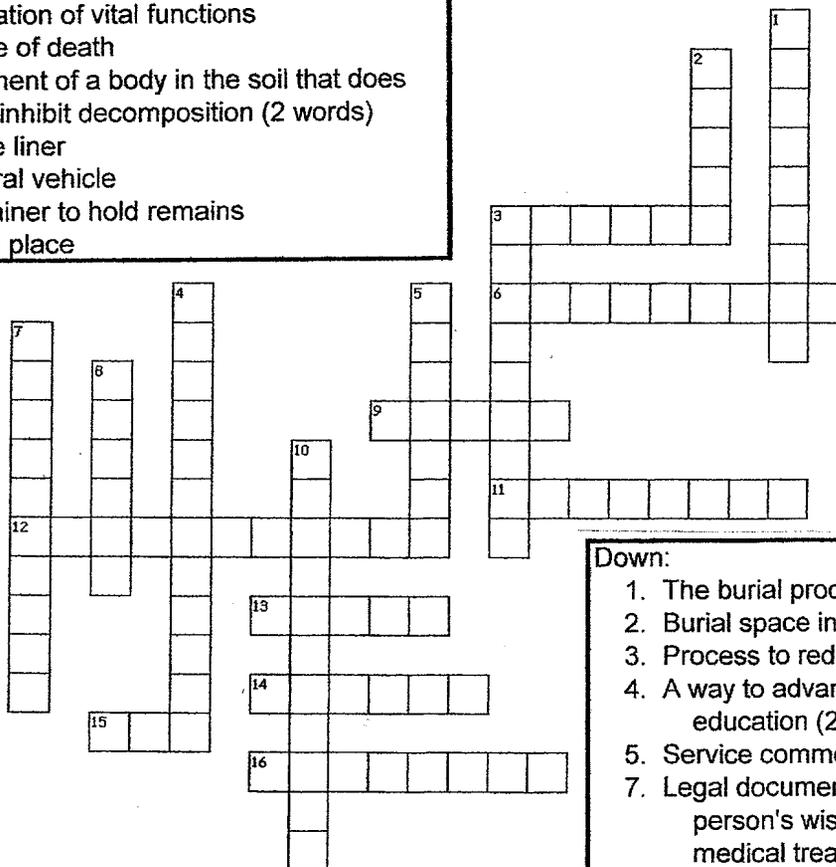
## DID YOU KNOW ?

That each year, thieves steal the identities of nearly 2.5 million deceased Americans !

In the book "Scam-Proof Your Life" (published by AARP), author Sid Kirchheimer explains in detail how to protect against this threat known as "ghosting". Some important steps to take include (1) don't include birth date, mother's maiden name, home address in obituaries (2) send copies of the death certificate (by certified mail with return receipt) to credit reporting agencies and any institutions where the deceased had an account (3) report the death to Social Security (4) cancel the driver's license. For more detailed information, see the book or visit [idtheftcenter.org](http://idtheftcenter.org) and search on "deceased".

### Across:

3. Dead human body
6. Process to temporarily preserve remains
9. Cessation of vital functions
11. Notice of death
12. Interment of a body in the soil that does not inhibit decomposition (2 words)
13. Grave liner
14. Funeral vehicle
15. Container to hold remains
16. Burial place



### Down:

1. The burial process
2. Burial space in the ground
3. Process to reduce a body to ashes
4. A way to advance medical research and education (2 words)
5. Service commemorating the deceased
7. Legal document used to make known a person's wishes regarding life prolonging medical treatments (2 words)
9. Burial box
10. Period of mourning

**PUZZLE ANSWER:**

**Across: Corpse, Embalming, Death, Obituary, Green Burial, Vault, Hearse. Urn, Cemetery**

**Down: Enterment, Grave, Cremation, Body Donation, Funeral, Living Will, Casket, Bereavement**

**The website [www.imsorrytohear.com](http://www.imsorrytohear.com) offers:**

- a downloadable Funeral Checklist
- a Casket Guide
- funeral planning tips
- a Glossary of funeral terms

**Two old Irish toasts:**

**-1-**

**Here's to your coffin !  
 May your coffin have six handles of  
 finest silver !  
 May your coffin be carried by six  
 fair young maids !  
 And may your coffin be made of  
 finest wood from a 100-year  
 old tree,  
 that I'll go plant tomorrow !**

**-2-**

**May you have fine food and raiment,  
 A soft pillow for your head,  
 May you be forty years in heaven  
 Before the devil knows you're dead.**

**This article explaining "Alkaline hydrolysis" is taken from the Annual Newsletter of the Funeral Consumers Alliance of Eastern Massachusetts, an FCA affiliate:**

Alkaline hydrolysis is a process for the disposal of human remains, which its creator states is more ecologically favorable than cremation. The process is being marketed worldwide as an alternative to the traditional options of burial or cremation.

In the alkaline hydrolysis disposal process, the body is placed in a silk bag, itself placed within a metal cage frame. This is then loaded into a steel chamber. The machine is filled with a mixture of water and lye, and heated to a high temperature (around 160°C [320°F]), but at a high pressure, which prevents boiling. Instead, the body is effectively broken down into its chemical components, which takes about three hours.

The end result is a quantity of green-brown tinted liquid (containing amino acids, peptides, sugars and salts) and

soft, porous white bone remains ( calcium phosphate) easily crushed in the hand (although a cremulator is more commonly used) to form a white-colored dust. The "ash" can then be returned to the next of kin of the deceased. The liquid is disposed of either through the sanitary sewer system, or through some other method including use in a garden or green space.

Alkaline hydrolysis as a method of final disposition of human remains is currently legal in Florida, Maine, Minnesota, and Oregon, among other states. In Minnesota, the Mayo Clinic uses an alkaline hydrolysis process to dispose of donated bodies. In Florida, a commercial resomator has been installed at the Anderson-McQueen funeral home in St. Petersburg.

**BECOME A MEMBER**

Please complete and mail this form with your check to:

**Funeral Consumers Alliance of Rhode Island  
 119 Kenyon Avenue  
 East Greenwich, RI 02818**

Checks should be made payable to:  
"Funeral Consumers Alliance of Rhode Island"

Date: \_\_\_\_\_

- \$25 - Individual Membership Donation
- \$50 - Couple's Membership Donation

Members receive notices of regular meetings of the Alliance, receive the Alliance's newsletter, and are entitled to other benefits as defined in this brochure and the bylaws.

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State/Zip: \_\_\_\_\_

Telephone number: \_\_\_\_\_

Email address: \_\_\_\_\_

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 email: [fca-ri@cox.net](mailto:fca-ri@cox.net) website: [www.funerals.org/affiliates/rhodeisland/](http://www.funerals.org/affiliates/rhodeisland/)**