



Funeral Consumers Alliance of Rhode Island

119 Kenyon Avenue
East Greenwich
Rhode Island 02818

401-884-1131
fca-ri@cox.net
www.funerals-ri.org

NEWSLETTER – AUTUMN 2017

Please join us for this timely presentation, which includes a short film and a question and answer session.

----->>

Refreshments will follow !

Saturday November 4, 2017
2:00 - 4:00 PM
At Pilgrim Lutheran Church
1817 Warwick Avenue
Warwick, RI

Free Admission - Free Parking

FCA-RI presents "GREEN BURIAL"

Green burial is an environmentally friendly burial that aims to have as little toxic impact on the earth as possible.

GUEST SPEAKER – LEE WEBSTER

Author, educator, and national speaker on funeral reform, Webster is President of the National Home Funeral Alliance and a former member of the Green Burial Council.

You will learn:

- the principles of sustainable conservation burial
- about new biodegradable options
- about protecting the health of workers and our legacy
- why and how to have a green burial and about efforts to expand this movement in Rhode Island

FCA AT CHARLESGATE

On August 2nd, four of your Board members were at the Charlesgate North affordable housing community in Providence where Dana DeIBonis led a discussion about funeral planning. The residents asked a lot of good questions and said they found the session and the printed handouts to be extremely helpful.

To invite a FCA-RI speaker to conduct a session for your organization, contact us at 401-884-1131 or fca-ri@cox.net

DECEPTIVE PRICING

In July of 2016, the Funeral Consumers Alliance petitioned the Federal Trade Commission to update its Funeral Rule to mandate that all funeral homes place their General Price Lists on their websites. Recently, National Public Radio aired a two-part segment investigating deceptive pricing. NPR found that SCI, the largest funeral company in the world, routinely charges high prices, but sometimes

(Continued on page 8)

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 TRADITIONAL FUNERALS AND NEW OPTIONS, PROVIDE STATE-WIDE PRICE INFORMATION AND GIVE CONSUMERS INFORMATION, TOOLS AND ENCOURAGEMENT FOR PREPLANNING.

The November issue of the AARP Bulletin highlights the work of a group called the 'Arlington Ladies'. Each weekday at Arlington National Cemetery, there are as many as thirty funerals. The Ladies attend them all to be sure that no active duty or veteran military member is buried alone. The Ladies speak to the families and give them an envelope containing a condolence card from the armed service's chief of staff as well as a handwritten note from an Arlington Lady who has researched the service member. The group began in 1948 and has been there for thousands of funerals since.

A FUN FUNERAL

Kyle Devon is a Board member of the Funeral Consumers Alliance of Greater Philadelphia and a teacher of funeral planning classes. She tries to help people plan memorials that are more personal and meaningful without the somber music, but with a more upbeat and offbeat way of saying goodbye. She asks "Why does a couple of hours at a funeral home or church, followed by a meal, constitute a funeral?". She feels that to honor our favorite people, we can do better than that. For herself, she wants a themed funeral with no crying, only laughing. Some examples of themed funerals she has seen are: A cat lover wants her friends to skip a formal service and spend the day playing with the cats at a shelter. A wine lover wants his friends to gather to drink wine in his memory. Another wants his funeral held in a banquet hall with lots of food and drink and anyone showing up in black will be forced to wear a party hat. Devon says she might want a scavenger hunt for her funeral since her family loves games. She wants people to think about their goodbyes in new ways, write down their wishes and give them to someone to carry out the plan.

FUNERAL FRAUD

One method used by foreign-based cybercrooks to steal identities is through fake funeral notifications. They will send you an email containing the name and logo of a legitimate funeral home. It will seem to be an invitation to a funeral or memorial service for an unnamed friend or acquaintance. If you then click on a link or open an attachment to get the details, malware is unleashed to steal your files, passwords and other sensitive information. The subject line of the email will often be "passing of your friend" or "funeral notification". Remember: Legitimate funeral notifications always contain the name of the deceased.

What kind of funeral will there be for you, for your parents? You may have more choices than you think. Talk it over, and plan now. Or, someone else will make decisions you may not have wanted.

FCA of RI is a 501 (c) (3) non-profit organization. Donations are fully tax-deductible and any size donation will be greatly appreciated. Your donations are our primary source of funds which enables us to publish this Newsletter, provide our Funeral Home Price Survey, maintain a telephone line for consumer inquiries, hold group presentations with guest speakers and conduct educational workshops.



Visit us anytime at:

www.funerals-ri.org

for announcements of upcoming events, copies of past newsletters, links to forms and publications, our funeral home price survey, and much more.

CURRENT FCA BOARD

Dana DelBonis
John Dineen
Janet Gargaro-Larson
Fred Graefe
Ann Porto
William Oehlkers

We have a few openings to fill. If interested, call us at 401-884-1131.

We need your help and your ideas. We meet each month in East Greenwich.

In my home town there was only one funeral home, Otto Mack. Everyone went there. Along with Otto Mack came the traditional funeral.. It began with a visit to Mack's to select a casket and a date for the funeral. On the day of the funeral, a service was held in the funeral parlor itself or the casket was transported across the street to one of the two churches. After the service, friends and relatives departed to the cemetery. It had always been that way, as long as I could remember.

But times change. People have many choices. Cremation has become more popular and is less expensive. However, prices vary widely from \$3540 to \$395. Also, cremation is not environmentally friendly, and an alternative is chemical alkaline hydrolysis which accomplishes the same purpose but is less harmful to the earth.

Funeral ceremonies provide another opportunity to exercise choice. There is the traditional religious ceremony or a memorial service which can be held at a later date to convenience relatives who are coming from a distance. Whatever celebration of life takes place, it can take many forms. I recently attended a memorial ceremony for the deceased who was a talented singer. The event consisted of the singing of her favorite songs by family and friends. What is it that you want ? Don't be shy about sharing your wishes.

The funeral and all its trappings need not be in a commercial funeral establishment. Some families choose home funerals (1) in which the deceased lies at rest at home, final ceremonies are conducted there and then the body is transported to the cemetery in a plain pine box casket. Home funerals are perfectly legal, and there are ways to keep the body for a few days. Contrary to the myth, human bodies are seldom toxic.

While caskets have been part of the traditional culture, environmental concerns have led to the green movement (2). Each year tons of steel and beautiful hard wood are buried in the ground. The alternative is to place the body in a shroud and deposit it in a green burial ground. There may be no marker or outward signs that a body has been buried, and the location can be determined by a GPS.

Another option is to place the remains within a biodegradable cremation urn with planting materials. This is a lovely way to continue the memory and life of the deceased person or pet and enhance our environment with tree, bush, or a smaller plant. It will also reduce the carbon footprint. With the permission of the land owner, it is possible to place a small stone or bronze marker or engraved memorial plaque at the site.

For some, donating the body to medical science is another option. (3) Future physicians study the remains, the body is then cremated and the remains returned to the family. In this way the body provides for the education of a new generation of doctors.

In Otto Mack's day, there was no competition. The only issue was how many of the services a family wished to purchase and how much they wanted to spend on a casket. In today's Rhode Island, there are dozens of funeral homes, actually far more than we really need, and the Funeral Consumers Alliance of Rhode Island has recently updated its price survey of 49 establishments (4). This website gives the consumer prices for the available options and people can compare prices in a given community. A similar site is Parting.com which is organized by zip code and provides a picture of the funeral home.

What should the consumer be doing ? We suggest planning ahead. This is your last gift to your survivors. At a time of grief, the pain is eased when you have made your wishes known. Note that we don't recommend paying in advance. Circumstances change. Once you have studied the price survey, take a field trip to a few of the funeral homes in your area. Get a copy of their complete price list. Determine what services you would like. How comfortable are you with the establishment ? How easy are they to do business with ?

Finally, as one last piece of homework, record your affairs in one of the booklets available for this purpose. The Funeral Consumers Alliance of Rhode Island can provide a copy of "Before I Go, You

Should Know" which provides space for recording financial information, funeral wishes, and important in today's world, your computer passwords.

A family in our neighborhood expressed surprise at how expensive it was to bury their mother. It need not be unless you choose a costly funeral and burial. You have choices. Why not take advantage of them.

In order to lead by example, members of the board of Funeral Consumers Alliance of Rhode Island will be sharing their funeral plans. This is the first in a series by board members.

My plan is to donate my body to the Alpert Medical School of Brown University. After physicians in training have completed their work, the remains will be cremated and returned to a columbarium at my church. A memorial service will be held a few weeks after my passing, allowing enough time for distant relatives to attend. It will be held on Saturday morning with visiting from 9-11 and the service at 11 AM. If I am so fortunate, the prelude will be J.S.Bach, "Passacaglia in C Minor". One of the hymns to be sung is "Lord, Thee I Love with all my Heart". The sermon text will be Philippians 3:1-14. The service will end with a duet singing, "Abide with Me". Following the service, a catered meal will be served in the church hall.

So what do you want ?

References:

- 1. Peacefulpassagesathome.com. Peg Lorenz spoke at our annual meeting in 2016 on this subject.**
- 2. Greening death: Reclaiming Burial Practices and Restoring Our Tie to the earth by Suzanne Kelly. New York: Rowman and Littlefield, 2015.**
- 3. In Rhode Island, the Alpert Medical School of Brown University offers a body donation program.**
- 4. See Funerals-RI.org for a price list. A new organization, Parting, provides similar information organized by zip code and includes a picture of the funeral home.**

TENTH ANNUAL SENIOR AGENDA CONFERENCE & EXPO

Friday, October 20th 2017 Crowne Plaza, Warwick

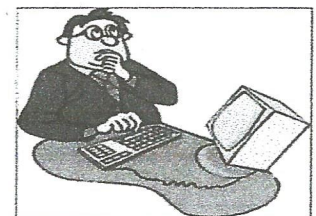
We hope you will stop and visit with us at our table !

NEWSLETTERS

**Previous issues of our newsletter are available on our website:
www.funerals-ri.org**

E-MAIL

Our email system is now back up and running after being shut down for several weeks. The account was hacked and flooded with 1600 items. We are sorry for any problems this may have caused and hope you will re-send any messages that were attempted during this period.



Don't take your last wishes to the grave. Before you go, they should know . . .

- Your funeral plans**
- Where your important papers are**
- Who should take care of your pets and how**
- Who to call when the time comes**

This comprehensive end-of-life planner features illustrations by Edward Gorey. It is BIG, with 30 pages to record everything from your preference for burial or cremation to how to close down your social media accounts and online life. Along with this 8.5"x11" spiral-bound book, you also receive two FREE chapters from the book "Final Rights". You'll get your state's funeral and burial laws written in plain English along with a guide for families who want to take on some or all of the funeral process themselves. Also included is a survivor's checklist of important but often overlooked tasks when death occurs.

TO ORDER: Send your check for \$15.00 per copy to:

Funeral Consumers Alliance of RI

119 Kenyon Avenue, East Greenwich RI 02818

Advances in DNA science are now allowing Pearl Harbor victims to be identified and given military burials after 75 years. Identifying the remains of 388 of the 429 men who died on the USS Oklahoma is difficult since the bones of the dead were comingled in 61 caskets buried after the ship was raised in 1943. The Defense Department has hired a genealogist to find relatives who might be candidates for DNA comparisons. So far, 31 have been identified and many of those remains have been returned to their family members. The agency now believes it can identify 80 percent of the others.

(from the AARP Bulletin, Dec 2016)

The FCA funeral planning pamphlets are available online at the National FCA web site. Go to funerals.org and then click on Volunteers and then click on Resources. On that screen, click on FAQ Pamphlets in the middle of the screen.

DEATH IN A FOREIGN COUNTRY (OPTIONS)

- Local burial:

This is often the least expensive option; however, a few countries do not allow the burial of foreigners. The Consular Officer will be able to tell you.

- Cremation:

Available in most countries, it may be prohibited or limited in predominantly Catholic or Muslim countries. Some countries have few crematories which might increase cost and delay the return of the ashes. However, compared to the high cost of transporting a body, cremated remains can be returned home inexpensively. You can mail them, or take them on an airplane at no cost – as carry-on (in a container that can be x-rayed) or packed in luggage.

- Body donation:

There is an urgent need for body donors in many countries. The Consular Officer should be able to assist with arrangements.

- Returning the body to the US:

Preparation and shipment are according to local laws, regulations, and customs. Embalming is not widely practiced in most foreign countries, though there are other methods of preparation for shipment, some of which will preclude viewing (such as chemically saturated shrouds). Charges for these services are high and vary widely from one location to another. After receipt of the necessary funds, there may be a 3 to 10-day interval until actual shipment. You will need to notify a funeral director in the US who can assist with arrangements.

from the 'Grim Reader', Fall 2016, a publication of Funeral Consumers Alliance



to all our members who were able to send donations to us this year. You are our primary source of funds which allows us to publish this newsletter as well as our

Funeral Home Price Survey, and to maintain our website. Remember: Donations of any size are greatly appreciated !

To prepare Rhode Island Durable Power of Attorney for Health Care, use the form which may be found on the Rhode Island Department of Health website at: www.health.ri.gov/lifestages/death/about/living_will/

ADVANTAGES OF PLANNING AHEAD

- You may choose the type of funeral service you desire.
- You will save your survivors from making choices during the stress of bereavement.
- You can do comparison shopping at available mortuaries.
- You can make knowledgeable and thoughtful decisions.
- You will be stimulating family discussion, sharing, and decision-making.

We endorse the idea of planning your funeral in advance. However, be very cautious if you decide to pay for your funeral in advance, Maintain control over your funds to assure they will finance your funeral when the time comes, and to confirm your money is protected.

CREMATION: BIODEGRADABLE END OF LIFE BURIAL, STORING OR SCATTERING CHOICES

By Ann Porto, Board Member, Funeral Consumers Alliance of Rhode Island

End of life discussions, in general, are not a popular subject but are necessary and even prudent to have and to think about. Especially if you are interested in leaving a greener legacy for our planet and if you are the kind of person that likes choices, and, well who doesn't. And especially if those choices can save you and your family money and reduce the burden of time, energy and effort that traditional burial creates.

We have information and choices now that folks who followed the traditional path of their relatives and or friends may not have thought about. If they did think about it they may have still chosen to have partial or full services taken care of by a local funeral home. However, more so now than in the past (since the Civil War in the USA at least) there is a grass roots movement to return to having home vigils and after-death personal care with a death midwife in place of the services of a funeral home director. Also, with more educated baby boomers having an interest in reducing the carbon footprint and with education available to us about climate change, people are looking into safer, cleaner and more biodegradable burial, cremation and even other options. Some of those options are not commercially available yet in all states and countries such as alkaline hydrolysis, AKA, Resomation, which is used by some medical schools for disposition of cadavers and Promessa, a freeze-drying procedure that is possibly going to replace even cremation at some point in the future as it is cleaner and safer for the environment.

Cremation has become more popular over the last ten years and has recently slightly edged over in-ground burial popularity. While cremation is not as "green" as a completely natural burial, for example, with shroud and pine coffin or other biodegradable container, cremation for many seems a more acceptable solution especially for folks who just want to have family or friends scatter their ashes or to become a living tree, plant or flowering bush. Some are choosing to write or engrave the name and birth/death date on a simple brass or ceramic memorial plaque rather than a headstone or some other stone marker. When going this route, the costs are reduced – no costly embalming, elaborate viewing, transportation, etc.

There is a wide range of options for cremated remains such as interment in a cemetery, scattering, preservation in an urn, storage in columbarium spaces which can be indoor halls or outdoor gardens. Many Navy and Coast Guard veterans may choose to be scattered over the sea and actually the Navy or Coast Guard will provide this service at the convenience of the military and therefore the family may not be a witness. If one is scattered on an ocean, there is a requirement that the cremains be scattered outside of three miles from shore. Some folks, especially Air Force veterans, may want to be scattered while flown from an airplane or divers may wish to be buried under-water near coral reefs in biodegradable containers that easily decompose. Another option some have chosen is to keep the cremains until their spouse or partner passes and they bury both together or even put the cremains into the same container for burial or scattering.

After cremation, all states allow for the cremains to be returned to the family unless they specify otherwise. Planning ahead, some individuals have made their own urns or have chosen to hire artists or a wood craftsman to create urns or other storage boxes or containers that are personal statements personifying the deceased tastes or personality. Many family and friends have chosen to take urns home and keep them on display in memory of a loved one and or pet. There are now even ways to incorporate some of the cremains into wearable keepsake jewelry or glass art objects for the home. Perhaps many people aren't aware that it is actually not necessary to purchase an urn or other container from the funeral home if one chooses not to. Something as simple as a temporary cardboard container with a plastic liner or biodegradable plastic bag could be used.

The remains, so called "ashes" is a misnomer. Actually the remains are about fine gravel in texture and not ash-like. The human bone or animal skeleton is pulverized after the soft tissues are cremated and they are composed mostly of carbonates and calcium phosphates. Other elements could also be present in human ashes depending on a variety of factors. These may include traces of arsenic, lead, silver, potassium, lithium, selenium and vanadium. For folks who are vegetarians, they may have higher levels of an element known as strontium. The weight of an average human can be between five and seven pounds. For a child or pet a smaller urn size would suffice.

With the permission of the landowner, all states permit the burial of cremated remains but you have to check with the specific state and town rules and regulations. If choosing this as an option, then one needs to think about the possibility that land could be sold if one moves or ownership changes making it difficult for the family or friends to visit and pay respects down the road in time. There may be memorial parks or forested areas that allow, with permission, the burial of urns. While generally speaking the cremains are sterile but are not great for plants or trees to grow unless the ash is neutralized with a neutralizing agent which serves to offset the elevated pH levels and dilute the cremains sodium and other elemental concentrations present.

With these biodegradable tree or plant urn systems, a growth mix and aged wood chips are included for the planting making it very cost effective and easy to manage. The cost is usually under three hundred dollars including shipping. Tree seedlings, for example, based on the zone where the planting will occur, can be chosen online and delivered in a small shipping tube by the companies that sell the urns, even after delivery of the urn if one chooses to wait to purchase it later. You may also choose to purchase one of these urns without the seedlings for a reduced price if you choose to buy your own plant. This option is for folks who want to become a living tree or other planted memorial.

(Continued on page 7)

On April 14th, 2017 seven members of your Funeral Consumers Alliance of Rhode Island visited Swan Point Cemetery. We had a great tour of the 200 acre sanctuary with a very professional guide who was most respectful and patient with our rather detailed questions. As we drove through the well manicured grounds he shared with us the history of the cemetery. We stopped at memorial reception halls and beautiful columbarium mausoleums (both indoor and outdoor). We saw the crematorium viewing room with its state-of-the-art equipment and had our questions about cost and related services answered. Our guide explained that there is a community stone with names engraved to record those who wished to have their cremains scattered in a one-acre park-like area on the grounds with benches and shading trees. As a result of our tour, two of our tour members thought that they might like their ashes scattered at Swan Point someday.

We were happy to hear that the entire property is well maintained throughout the year with environmentally friendly plant and tree treatments. We asked if there were any future plans to accommodate folks who might wish a green burial. Our guide did not know but thought there might be plans since the Board feels it is important to accommodate the final wishes of all people.

We thought the visit was very worthwhile and it left us feeling good that Rhode Island has such a beautiful and peaceful resting place. In the main building, we found a "site locator" computer kiosk that helps visitors locate the section and specific location of their loved ones resting place. The kiosk prints out a map on the spot too !

We definitely recommend going on a tour of Swan Point or some other similar resting grounds as you will likely come away feeling less intimidated and much better informed to make decisions with confidence.

CREMATION TRENDS

According to a recent article in the New York Times, cremation has become slightly more popular with the American public than traditional burial. The National Funeral Directors Association reported that in 2016 cremation was preferred by 50.2% of the populace. By 2025, the association predicts that 63.8% of the people who die in the United States will be cremated.

According to the article, the increase in the cremation rate is due to three factors:

- ① **Less religious objection.** For example, the Roman Catholic Church is no longer opposed to cremation though it has decreed that the ashes are not to be scattered.
- ② **Cost.** Cremation costs considerably less than traditional burial. There is no need for a casket, a cement liner and in some cases no need for a burial site.
- ③ **A mobile society.** With friends and relatives living at a distance, cremation provides time to plan a memorial several days or weeks after the death of a loved one.

Have you updated your advanced planning forms recently ? Sometimes decisions change and we forget to update them. Have you actually physically shared a copy of all of your funeral planning forms with those who will survive you ? If not, then all of your good work won't do any good !

CREMATION: BIODEGRADABLE... Continued from page 6

Some of these products are available in funeral homes but may also be purchased privately online from vendors such as Amazon. The Green Burial Council and the state FCA organization can answer questions if you need further information. Whatever one chooses as a final disposition, it is good to think about the legacy you want to leave and hopefully have the peace of mind that comes with closure when transition time arrives.

WILLS

You do need a will ! Take a look at "Don't Need a Will ? Think Again" in the May 2017 issue of the AARP Bulletin.

**ALREADY A MEMBER ?
IF NOT, JOIN NOW !!**

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
- \$_____ Additional contribution to support consumer education programs

Name(s): _____

Address: _____

City: _____

State/Zip: _____

Telephone number: _____

Email address: _____

How did you hear about FCA of Rhode Island? _____

FCA AT ARNOLD MILLS

On September 7th, board members of the Funeral Consumers Alliance of Rhode Island visited the Arnold Mills Cemetery in Cumberland, Rhode Island. We had heard that the cemetery provided "green burials" and were anxious to learn more about this venture as it appears that it is the only one so far here in Rhode Island to offer this service. We met with Karl Ikerman, who manages the cemetery, and he was able to provide a great deal of information about the cemetery's efforts. The cemetery has set aside a portion of the existing space for green burials and has an additional eight acres, presently undeveloped, that potentially could be used for this purpose. He pointed out that just a few weeks previously, the cemetery had its first green burial, and we observed the site. One of the limitations for green burials in this location is that under present policy, each burial requires 100 square feet of space costing about \$2000 compared to about \$700 for the traditional burial plot. In either case, there is an additional charge of about \$1000 for opening and closing the grave. We plan to research this space requirement to determine if it is actually necessary for health and sanitation purposes. We plan to continue to discuss and encourage the growth of green burials in RI with the cemetery board members. Ann Porto has offered to attend their next meeting in May. When we asked about green burial for pets, Mr. Ikerman said that he thought the cemetery board would have no objection to having a section set aside for that purpose. We invited Mr. Ikerman to our upcoming meeting on Nov 4th (reported on page 1 of this issue) which focuses on green burials.

**DECEPTIVE PRICING
(Continued from page 1)**

conceals the fact that they have lower prices for the exact same cremations and burials. The problem is, the customer doesn't know that. By selling their services under different brand names — but using the same crematories, staff, and equipment — the company gives premium prices to shoppers who have no idea the same service is available, from the same company, in the same town, for about half the cost. Also, FCA's own research finds that no SCI funeral home or crematory in the country that they could find posts its prices on the location's website.

FCA-RI 2017

Balance	Jan 1, 2017	\$ 389.10
Receipts		330.00
Expenses**		559.41
Balance	Sep 7, 2017	\$ 159.69

** does not include the cost of printing this newsletter. Hopefully your donations will cover that item.

Unsubscribe: If you no longer wish to receive mailings from the Funeral Consumers Alliance of Rhode Island, please let us know by sending an e-mail or using the enclosed envelope. Please remember to include your full name and address.