



# Funeral Consumers Alliance of Rhode Island

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## NEWSLETTER – AUTUMN 2013

### THE DEATH CAFE

Death Cafes are casual get-togethers where people talk about the issues surrounding death while having coffee, tea, cookies etc. Death Café was started by Jon Underwood in 2011 based on the work of Bernard Crettaz, a Swiss sociologist. They have become very popular and over 100 have now been held in at least six countries.

There is no agenda for the Café. Each Café is different and the conversation goes in many directions and covers various topics such as funeral arrangements, advance directives, what happens after death, etc. A Café might start by talking about the first death you remember or the most recent one. ( For more, see page 4)

### REMEMBER !

Be sure to stop at our table  
October 18th at the Senior  
Agenda Coalition event at  
the Crowne Plaza - Warwick.

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We would like to talk with  
you and offer you some  
FREE informative booklets.

### THE EXECUTOR - - ARE YOU READY FOR THE TASK ?

It can be a complicated and demanding job. Before you agree to serve, be sure you know what you'll be required to do. A few of the things that **MAY** be involved include:

- locating a will, locating heirs
- identifying all credit cards, bank accounts, life insurance policies, IRAs, 401k, etc.
- publishing death notices
- paying funeral expenses, filing tax returns
- finding and disposing of all assets (real estate, contents of safe deposit box, etc.)
- communicating (by mail or telephone) with banks, insurance companies, mortgage companies, etc.
- sorting through the contents of the person's apartment or house (which may contain possessions accumulated over many many years). Also, various family members may want to receive certain of these items.
- considerable travel (if you live in a different state than the deceased).

Guidelines for executors may be found on the website of the American Bar Association [www.americanbar.org](http://www.americanbar.org) or in their publication "The ABA Checklist For Family Heirs" by Sally Hurme.

Consumers flying with cremated remains should bear in mind several important issues before heading to the airport. First, it is not always reliable to place cremated remains in luggage, as the luggage can get lost or damaged. But carrying on a container with cremated remains will have to pass successfully through airport security scanners. Therefore, you should know what kinds of containers are most likely to pass and what won't.

**Scan-able containers**

- cardboard or fiberboard
- cloth
- plastic
- transparent glass
- probably all wooden

**Non-scan-able urns**

- metal
- stone such as granite
- ceramic

Standard plastic urns are supplied by most crematories. TSA workers are not permitted to open non-scan-able urns to check the contents. So, if you arrive at the airport with remains that won't pass security, you will probably miss your flight.

**Other points to remember:**

Consumers who already have cremated remains in a non-scan-able container but who need to travel with it will have to remove the remains so each can be sent through security separately. Generally, cremated remains will be in a plastic bag inside the urn, making removal relatively easy. If not, re-package them before heading to the airport.

**Shipping cremated remains:**

If you are uncomfortable having the cremated remains taken from the urn, you may wish to consider shipping the urn with contents intact. UPS and FedEx will not accept cremated remains for shipment. Remains may be shipped through the U.S. Postal Service, but they must be shipped by registered mail with return receipt requested. It would be a good idea to double-box the container, with adequate stuffing between the two boxes to prevent damage. Make sure the person on the receiving end is expecting the package and can travel to the post office to sign for it.

Excerpts reprinted from Lisa Carlson's article in the National FCA's Spring 2013 newsletter.

**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
- \$\_\_\_\_ - Additional Contribution to support consumer education programs

Members receive our "Before I Go, You Should Know" end of life planning kit, the Alliance's Newsletter, our Funeral Home Price List Survey, invitations to programs featuring guest speakers, workshops and our Annual Meeting. You have access to information on "green" burial, home funerals, cremation, organ donation and other subjects.

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

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

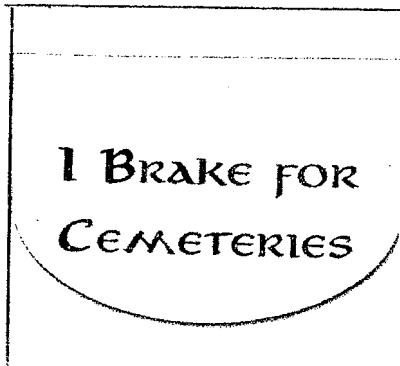
\_\_\_\_\_

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

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

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

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



# PLANNING THE END

(One FCA member's planning experience)

by William J. Oehlkers

The salesman from a local funeral home stopped to visit. He wanted to sign me up for a prepayment funeral plan. He trumpeted the value of making final arrangements ahead of time, sparing survivors the trouble and the cost. He added that each week more and more people in the area were signing up for a prepayment arrangement. I said, "I will think about it". He left some funeral planning literature and said he would call me in a few weeks.

Well, I had thought about final affairs but mostly about the service itself. I had written out my requests for the readings, hymns and even the sermon text, but that left a lot of details unfinished. What about visiting hours, burial arrangements, selection of a funeral director ?

Not having given much thought to the details, I had supposed that I would follow my parents' pattern: a traditional funeral with burial in the family plot in New Jersey. I began to review this plan. The first problem is that I had an aversion to expensive caskets. How about something simpler ? I called a casket maker in the state who made plain pine boxes; the catch was that this gentleman was in his 80's and might not be around when the casket was needed.

I checked out transportation costs to New Jersey. Shipping my remains to the Garden State would be about \$1000 to which I would need to add cemetery fees. Then my wife announced that she did not want to be buried in New Jersey, ruling out that option. Burial would need to be local. I checked online for nearby cemeteries, and one day I drove around one nearest to my home. I was not impressed with its condition, but in any event, any cemetery, would in my frugal estimation, be costly.

Going online I ran across the Funeral Consumers Alliance of Rhode Island website. One of their newsletters reported on a program in which a staff member from Brown University talked about making a donation of the deceased to their medical school. I checked online at Brown for more information and found out that under the program, a local funeral home would be called at my demise, my remains would be transported to that home at no cost to my heirs, studied by medical students for three years, cremated and then returned to the family.

At about the same time, my local church was installing a columbarium on the grounds. They were offering a space for an introductory price for two for \$750. I read the contract and signed up. My wife and I now have a location A-1 reserved for us.

So if all goes according to plan, when I die, the family will call the designated funeral home and they will pick up my remains. (If I die in my physician's office, they would need merely to carry my body across the street. How convenient that would be.) A memorial service will be conducted at a date convenient to the family as out of state relatives will be invited. Hopefully, my requests for service hymns, readings and the sermon text, all of which I have written out, will be honored. Visiting hours would occur in the church a few hours before the service. Following the service, a sumptuous catered luncheon would be served in the church hall.

A few weeks ago, the funeral salesman called. "Well, what have you decided ?" he asked. I replied, "I have made other arrangements." Each day when I open the newspaper and read the obituaries, I am reminded that one day my name will appear on those pages. Having planned for that eventuality, I am pleased that the celebration of my life will be carried out in accord with my own values and will spare my heirs any undue anxiety.

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This link takes you to podcasts of a radio show:

<https://itunes.apple.com/us/podcast/a-good-goodbye/id646802167>

A Good Goodbye: Funeral Planning for Those Who Don't Plan to Die" is a program about everything you need to know about funeral planning BEFORE there's a death in the family. The program interviews guest experts with knowledge and opinions on a wide range of issues related to life, death and funeral planning. Includes a Jon Underwood interview.

The Funeral Consumers Alliance of Rhode Island is run solely by volunteers and has no attachment to the funeral industry or any religious group. Membership is open to all.

Your donations are our primary source of funds. All donations are fully tax-deductible and any size donation will be greatly appreciated. Thank You.

To invite a FCA-RI speaker to make a presentation to your organization or religious group, call us at (401) 884-1131 or send an e-mail to [fca-ri@cox.net](mailto:fca-ri@cox.net).

## NEW BOARD MEMBERS

In response to our request for volunteers, three people have agreed to join the FCA Board to replace the three who have left.

- Welcome -  
John Glasheen  
Marie Hennedy  
William Oehlkers

In a recent AARP Bulletin, Megan Lawson described some examples of "coffin therapy".

A Ukrainian coffin-maker lets people relax for fifteen minutes in one of his custom-made caskets. At a mental health clinic in China, a patient lies in a closed coffin as family members read epitaphs – to get an artificial near-death experience. Do these methods desensitize death anxiety or make it more traumatizing for the person ??

Death Cafes Come to Rhode Island ! by Carol Nahod, FCA-RI

Death Café of Southern Rhode Island held its first community gathering this Summer and plans another in fall. What is a Death Café, you ask? They are based on the work of Swiss sociologist Bernard Crettaz, who offered "Café Mortels" in Switzerland and France. Jon Underwood, a Buddhist Studies student in London took them to the next level. Now they are popping up all over the world - including our own Little Rhody. It is a venue to gather, eat cake, drink tea (or coffee) and discuss death. The objective of Death Café is To increase awareness of death with a view to helping people make the most of their (finite) lives". So, on a lovely August afternoon at the Hive in North Kingstown, 18 people came together to talk about death – our hopes for our own death and for our loved ones, along with our fears about death. We talked about having "the conversation" with our families and the difficulties and discomfort we face. In the midst of this we drank excellent coffee provided by Updike's, and ate calzones and cake ! Fine food and drink is an important part of the Café as it creates an informal relaxed atmosphere. According to evaluation forms from those who came, "Excellent !", "When is the next one?", "We've only scratched the surface here, let's do it again." When we talk about death, it brings an immediacy of living our lives to the fullest now, while we still have it. For more information, see Death Café Southern Rhode Island's Facebook Page.

VOLUNTEER TO SERVE AS A BOARD MEMBER – WE NEED YOUR HELP TO EDUCATE CONSUMERS !! We meet once a month at the East Greenwich Public Library

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## AROUND THE WORLD – GHANA

Death is big business in Ghana where funeral ceremonies are extravagant and stretch over several days. They can include dancing pall bearers, church services, receptions with food and drink, photographers, intricately carved coffins, bands and full-color obituaries in the newspaper. Since minimum pay in Ghana \$2.45 a day, the cost of a funeral can exceed a family's annual earnings, so funeral insurance coverage is big business. There is great social pressure to hold an impressive funeral to celebrate the life of the deceased and show the success of the family.

For more details and photos of Ghana funerals, see the August 26th - September 1 issue of Business Week magazine.

### "My Gift of Grace"

This is the title of a new game being developed by a Philadelphia design firm called Action Mill. Its mission is to get people to talk about death and dying which are uncomfortable topics for most to discuss. Players pull cards from three categories (1) actions, (2) statements, and (3) questions. Current plans call for the game to be available in October.

**We shared, laughed, and cried  
Feasted on calzones and cake  
It was a death café.**

by Karen Hanson

## THE NEED FOR ADVANCE PLANNING

- Have you considered what immediate decisions must be made by your family when you or they die?
- Have you and your family discussed these decisions and arrived at an understanding?
- Do your present plans provide for the memorial or funeral arrangements that you and your family really want?

If your answer to any of these is "no," you may not be facing the eventuality of death realistically. When death occurs in a family that has done no advance planning, the survivors may accept conventional and costly funeral arrangements because of social pressure, emotional stress, or lack of time.

Planning ahead is a loving gift you can give to your family and friends. By making plans now, you can make your wishes known and ease the burden on your survivors. Instead of having to figure out what you might have wanted and how to pay for it, your family will be able to focus on grieving their loss and celebrating your life.

Note: Advance planning is not the same as pre-paying. This is an important distinction. If you are considering prepayment, we urge you to investigate agreements carefully.

### The Funeral Rule in brief:

- You have the right to choose the funeral goods and services you want (with some exceptions).
- The funeral provider must give you a General Price List (GPL) that states your right to choose what you want in writing.
- If state or local law requires you to buy any particular good or service, the funeral provider must disclose it on the price list, with a reference to the specific law.
- The funeral provider cannot refuse to handle a casket or urn you bought elsewhere — or charge you a fee to do that.
- A funeral provider who offers cremations must make alternative containers available.
- You can't be charged for embalming that your family didn't authorize, unless it's required by state law.

# MARCH and APRIL

by John W. Dineen (FCA-RI) 9-9-13

My mother died this past March, at the age of 94, and I learned some things that had not occurred to me before this visit by reality. First, time is not linear, and the reactions and emotions surrounding her death do not follow any logical pattern. The notion of a "process" does not seem to apply. Second, and the specific reason for writing this article, is a particular advantage to cremation when the surviving family is geographically spread out. This may already be obvious to many readers, but it was not previously obvious to me.

A few years ago, my mother showed me where she was keeping her important papers, as she called them, in her home on Cape Cod. Among them was a little pamphlet she had obtained from a talk she attended which had been sponsored by the Funeral Consumers Alliance of Cape Cod. In it, she had filled out her wishes and plans for her death and funeral arrangements. Much to my surprise she had chosen cremation, combined with a burial at the old family cemetery plot outside of Lawrence, Massachusetts, where my father's body had been buried many years earlier. We talked about all of this, and the whole subject became surprisingly much easier to deal with. Like many people, she had also written out her "instruction" that there be no wake, funeral, or memorial service, and none of "that stuff where family members talk about you – I can't stand that". I nodded and silently decided that some items were absolutely my mother's right to choose and some others would be decided by me and my three sisters, after my mother had moved on from her physical body. At the time I did not fully appreciate one huge benefit to the cremation, which would be the flexibility it provided the family in terms of scheduling events after my mother's death. My sisters and I live in four different states, from New Hampshire to southern California, and my San Diego sister had just recently returned there, and to work, after visiting my mother shortly before her death.

After the cremation, we planned a "memorial" for June, and one disadvantage to this was simply the delay. There is a lot to be said for an immediate ceremonial event to acknowledge and share what happened. And another caution – the person designated to receive the ashes when the delivery arrives some lonely winter afternoon is in for an emotional jolt. But, with people spread across the country, an immediate "funeral" was simply not possible. Plus, some friends of my mother's, from Cape Cod, should be included. So a plan was made for June, and a church service took place, which meant a lot to my mother's one surviving sister and the cousins who showed up. Then we all went to a beautiful Cape Cod inn for a lunch (or, to use the scientific Rhode Island terminology – "a time"). The weather was beautiful, which allowed many older people to attend who may not have traveled in March. And we indeed took turns saying "a lot of stuff" about Mary, despite her instruction to the contrary. And I hope she was listening. It was the most beneficial part of the whole process for me, and I think for my sisters and other relatives, as well as for my mother's friends, who prior to that day had only experienced the loss and aloneness. A number of them had a lot to say, which was wonderful to hear. Two days later, her ashes were interred at the family burial plot, with a much smaller group of us standing in the somber rain. Memories of the sunny earlier event helped a lot. And in June in northern Massachusetts, the ground wasn't frozen.

So the choice of cremation worked out well. It honored my mother's wishes about her own body, while allowing the rest of us to plan and say what we needed to plan and say.

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The Funeral Consumers Alliance of Rhode Island Board now consists of five volunteers. Our By-Laws allow for a Board of 7 to 11 persons. After a Board member has served 2 two-year terms, they cannot serve again for at least a year. So we are always in need of volunteers. PLEASE CONSIDER SERVING. Contact us at our East Greenwich address or by e-mail.