



The Memorial Society
of Rhode Island



Newsletter — Autumn 2008

119 Kenyon Avenue, East Greenwich, RI 02818
telephone: 401-884-1131 e-mail: memsocri@cox.net
<http://www.funerals.org/affiliates/rhodeisland>

YOU ARE INVITED TO
THE AUTUMN MEETING OF
THE MEMORIAL SOCIETY OF RHODE ISLAND
An Affiliate of the Funeral Consumers Alliance

Sunday, October 19, 2008, 2:00 to 3:30 PM
at Westminster Unitarian Church
119 Kenyon Ave.
East Greenwich, RI 02818

PLAYING BY THE RULE*: HOW ARE WE DOING?

**The Federal Trade Commission's Funeral Rule (initiated, 1984; revised, 1994) requires all funeral directors to give consumers accurate, itemized price information and various other disclosures about both funeral goods and services - orally over the phone and in hard copy to anyone who visits a funeral home in person.*

The Memorial Society of Rhode Island will be presenting a General Price List Survey compiled in 2008 of all of the funeral homes in Rhode Island. The results of this survey will be discussed by a panel which represents consumers, funeral directors and the state regulatory agency with a focus on how the funeral industry in Rhode Island strives to comply with federal expectation and regulation.

PANELISTS:

Bruce E. Donovan, Private Citizen and Vice President, Memorial Society of Rhode Island
Susan M. Tasca, Director, Woodlawn Funeral Home, Cranston, and President of the Rhode
Island Funeral Directors Association

Thomas C. Olson, Director and Owner, Olson & Parent Funeral Home, Providence

**BUSINESS MEETING TO VOTE ON PROPOSED NAME CHANGE AND
MEMBERSHIP CHANGES**

The Board of Directors of the MS-RI

Susan Graefe, President
Bruce Donovan, Vice-President
Muriel Flood, Treasurer
Judith Schrier, Secretary

Directors at Large
Renée Bucklin
Dana DelBonis
Jerry Tisser

* * *

Message from the President

Since our last *Newsletter* in April, 2008, the Memorial Society has been busy. On May 4, 2008, at our Annual Meeting, Lisa Carlson, President of the Funeral Ethics Organization, did an excellent presentation titled "Funeral Shopping: How to Get the Most For Your Funeral Dollar." Ms Carlson was both informative and entertaining. There were 45 people in attendance, including Ms. Carlson and the board members. We enlisted 15 new memberships at that event, including several funeral directors. We were pleased to see so much enthusiasm. Several people have volunteered to assist us during the coming months, and we are always glad to receive new offers of assistance for a variety of tasks vital to the organization. We have added four new members since the meeting.

Our telephone answering system (401-884-1131) has been working well. It is checked every few days for messages. Calls are returned in a timely fashion, providing inquiring individuals with helpful information. People have found our number in a variety of ways, but most often through our website. It has been gratifying to get positive feedback about our General Price List Survey, which has been sent to several people who have requested it.

June 27-28, 2008, Bruce Donovan and I had the privilege of attending the Funeral Consumer Alliance Biennial National Conference in Seattle, Washington. We presented a workshop titled, "A Grave Plot: The Resurrection of the Rhode Island Affiliate." The conference was attended by members of FCA affiliates from all over the country. It was a stimulating experience to be aware of our connection to this very large network of concerned citizens with a similar mission. Some of the affiliates are as large as 100,000 members, compared to ours which is now about 309. Nationally known

speakers addressed topics which included "Natural Burial: It's Not Just for Hippies Anymore," "Caskets, Cartels, and Consumer Justice," "Anatomical Donation Panel," and "Compassion and Choices," which protects the rights of the terminally ill. We suggest you go to www.funerals.org to view the texts of the main speakers and some of the panel content. We intend to bring you some of this information more directly through future newsletters and meetings with guest speakers.

We are attempting to reach more people with this mailing, as we are sending our brochure and newsletters to community organizations and human service professionals whom we believe would benefit from knowing about our presence in the community. Thank you to Isabelle Conrad for preparing a comprehensive mailing label list.

I want to personally thank Diane McGeough for serving on our board for the 2007-2008 year. Diane did a great job getting our General Price List Survey into an Excel spread sheet format so that we can maximize the information provided in it.

In July the board appointed Dana DelBonis to serve the remainder of Diane McGeough's two-year term. We welcome Dana and her experience in community networking and organizing.

Your attendance at our October 19, 2008, meeting is very important. Jerry Tisser has carefully outlined the reasoning behind making a change in our by-laws in order to change the name of our organization to "The Funeral Consumers Alliance of Rhode Island". In addition, I believe we will have an informative panel presentation, which will highlight the importance and value of our recently completed General Price List Survey. — **Susan W. Graefe**

Proposed Revisions to the By-Laws of the Memorial Society of Rhode Island

The Board is recommending that the following revisions be approved at our Fall Meeting. If approved, these changes will take effect on January 1, 2009.

Proposed Revisions:

Article I - Name

Current text: Section I. The name of this organization shall be Memorial Society of Rhode Island, Inc., a chapter of the Funeral Consumers Alliance, hereafter referred to as "the Society."

Proposed revised text: Section I. The name of this organization shall be: Funeral Consumers Alliance of Rhode Island, Inc., hereafter referred to as "FCARI"

Rationale: This will better reflect our mission, avoid confusion, and make clear our affiliation with the national Funeral Consumers Alliance, our parent organization. It will also align us with the vast majority of chapters who have already changed their names in this manner.

Article III – Services

Current text: Section 6. The membership fee covers only the above services, and the Society assumes no legal or financial responsibility for the disposition of bodily remains.

Proposed revised text: Section 6. FCARI assumes no legal or financial responsibility for the disposition of bodily remains.

Article IV - Members

Current text: Section 1.

a. Members shall be any persons who sign the Society's application form and pay the membership fee fixed by the Society. Membership may be either "Individual" or "Family."

b. Membership is open to all, without regard to race, creed, ethnic origin, religious affiliation, sexual orientation, or veteran status.

Proposed revision: Members shall be any person who completes the Society's application form.

Current text: Section 2. "Family Membership" includes dependent members of the household. Upon becoming self-supporting, such members must apply for membership on their own behalf.

Proposed deletion: Delete Section 2

Current text: Section 3. If, in the future, any branch of the Memorial Society of Rhode Island, Inc. is established, its members will be considered full members of the parent society.

Proposed revision: If, in the future, any branch of FCARI is established, its members will be considered full members of the parent organization.

Current text: Section 4. A member of another non-profit, democratically-controlled memorial society (see Art. III, Sect. 5) moving into the Rhode Island area will be welcomed as a member in good standing of this Society on request of the transferring member and on payment of a transfer fee to cover cost of providing materials and maintaining the necessary records.

Proposed deletion (of transfer fee requirement) and revisions: Section 4. A member of another non-profit, democratically-controlled memorial society or Funeral Consumers Alliance affiliate (see Art. III, Sect. 5) who is moving into the Rhode Island area will be welcomed as a member in good standing of this affiliate on request of the transferring member.

Rationale: This moves us to the model that successful funeral consumer groups have adopted in recent years – advocacy and education as a 501(c)(3) charity. This allows our donors and members to take tax deductions on their gifts to us. It will also open up the possibility of receiving grants to do our work, such as our price survey. But in exchange for this favorable status, we have to show the IRS that we're providing broad public education and service without requiring payment or a set membership fee. These changes to our bylaws will accomplish that. No chapters have reported any drop in revenue in making this switch. Nearly everyone will gladly give the suggested member donation, and more people will step up when they know it's tax-deductible.

Global revision: replace any reference in the Bylaws to "the Society" with "FCARI"

Cremation in Rhode Island

Bruce Donovan

Cremation in the Ocean State is increasingly popular. Street signs at funeral homes – and the literature dispensed within – make clear this new popularity. More persuasively, figures cited by the Cremation Association of North America indicate a 5.73% increase in the number of deceased Rhode Islanders cremated between 2001 and 2005, slightly ahead of the national average. On its Website, the Cremation Association identifies these major trends affecting cremation: increased acceptability, greater importance of environmental concerns, higher levels of education, weakening of ties to tradition, diminishing of religious restrictions and greater flexibility in memorial services.

The Funeral Consumers Alliance provides helpful brochures, including a few that deal directly with the subject: “Cremation Explained,” “What Shall We Do with the Ashes [Cremains]?” and a brief essay, “Light, Like the Sun.” Read these texts on-line and/or download them as personal resources: www.funerals.org.

Should cremation be of special interest, here are a few questions to set you on your way.

What is cremation?

Cremation is a way to prepare human remains for final disposition, *not* a substitute for a funeral or memorial service. “It [Cremation] is the process of reducing the body to ashes and bone fragments through the use of intense heat. The process usually takes two to four hours” (FCA *Cremation Explained*). “Cremated remains [‘cremains’] resemble coarse sand and are whitish to light grey in color. The remains of an average size adult usually weigh between four and six pounds” www.cremation.org/faq.html. It is illegal to perform two cremations at once.

A description, with pictures, of the cremation process is available at www.carpenterjenks.com/_mgxroot/page_10747.php

Is cremation costly?

To compare costs for cremation in Rhode Island, review the FCA-RI price survey, noting on the first page the Lowest, Highest, and Average cost for Direct Cremation (with your own container – an

option that *may* be less costly than if the funeral director provides one).

Is embalming required when cremation is chosen?

Embalming is *not* required for cremation, and it is against the law for a funeral home to tell you otherwise.

May family be present at cremation?

Most cremation providers allow immediate family members to briefly view the deceased prior to cremation. In many cases, cremation providers will allow family members to be present when the body is placed into the cremation chamber. In fact, some religious groups include this as part of their funeral custom.

Is a casket required?

A casket is *not* required for cremation. The minimum requirement is an alternative container constructed of wood or cardboard, which is cremated with the body. If you want a public viewing of the deceased prior to cremation, you may want to rent a casket from the funeral home.

Are there religious limitations imposed by the choice of cremation?

Today most religions allow cremation. Eastern, Greek and Jewish Orthodox, Islamic, and a few Fundamentalist Christian faiths oppose. Consultation with appropriate clergy is advisable if you have specific questions.

Some religions dictate that a body be enshrouded. If this is a consideration, check with both the funeral director and the appropriate religious authority.

What shall I do with cremains?

Urns are available in a wide range of materials, shapes, and sizes – at various prices. Sometimes an urn contains the remains of one individual, sometimes more than one. Urns are sometimes kept by survivors; other times they are buried or placed in a *columbarium*, a structure with niches to accommodate urns. Others scatter cremains on sea or land, in designated scattering groves or on privately owned personal property. Swan Point

Cemetery in Providence, to cite but one example, offers a choice of columbaria, several sites for earth burial, and a scattering grove.

Scattering can be conducted by a survivor or by a professional hired for the purpose. A portion of cremains may be placed in one setting, another elsewhere. It is wise to check on local regulations that might govern disposition. In some instances the disposition of the cremains is subject to religious restriction, a detail best checked with the appropriate clergy.

Recently, more creative dispositions for cremains have become available:

- paintings www.artinashes.com
- glass objects www.memoryglass.com
- fireworks www.angels-flight.net
- reefs on the ocean floor
www.eternalreefs.com
- and diamonds www.lifegem.com/secondary/whatisLG2006.aspx

We recommend a web-search for other options that may be available.

Are special arrangements available to military veterans?

From the Website of the Rhode Island Veterans Memorial Cemetery on South County Trail in Exeter: "At the time of death a funeral director would be contacted to provide necessary documentation (DD 214-Discharge Papers). The funeral director would then make arrangements with cemetery personnel. A family can make arrangements directly with the cemetery office for cremations only. At least 48 hours notice is required prior to burial" www.dhs.state.ri.us/dhs/dvetceme.htm.

What crematories exist in Rhode Island?

The majority of Rhode Island funeral homes can arrange cremation. In addition, the following crematories are listed in the yellow pages.

AA Cremation Service
19 Rock Street
Tiverton RI 02878
401 639 2205

Atlantic Cremation Services
55 West Main Road
Portsmouth RI 02971
401 683 0286

Bayside Cremation Service
822 Main Street
East Greenwich RI 02818
401 884 5050

Cremation Society of Rhode Island / Winfield
71 W Greenville Rd

North Scituate, RI 02857
(800) 941-2211

East Bay Crematory Inc.
901 Broadway
East Providence RI 02914
401 438 1135

Moshassuck Cemetery Corporation & Crematory
978 Lonsdale Avenue
Central Falls RI 02863
401 723 1087

Swan Point Cemetery and Crematory
585 Blackstone Boulevard
Providence RI 02906
Sales: 401 272 3570 401 272 1314

White Dove Crematory
659 East Greenwich Avenue
West Warwick RI 02893-2320
401 826 1600

Although the Memorial Society focuses on Rhode Island and limits its price survey to the Ocean State, we realize that Rhode Island is often included as part of Southeastern New England. Within that broader area, one funeral home, easily accessible to Rhode Islanders, appears to offer a competitive price on cremation. For that reason we include:

Dyer-Lake Funeral Home and Cremation Services

161 Commonwealth Avenue
Attleboro Falls, MA 02763

Phone: (508) 695-0200

Toll-Free: (888) 393-7525

Are there any final thoughts to keep in mind?

As always, to assure rational and economically sound decisions, we strongly support pre-planning – not to be confused with pre-paying. Pre-planning also spares your survivors difficult choices and assures them of your own desires.

And as with any retail venture, even a sensitive one like this, *always* check details and prices and ask for specifics regarding all fees to be charged. Be sure you know *exactly* what is covered in the cost: Basic fee for services? Transportation of the deceased? Viewing and attendant preparations?

Memorial ceremony? Crematory fee? Return of the remains?

We hope this information has answered some of your basic questions. For more information, contact the Funeral Consumers Alliance of RI at 401-884-1131 or [e-mail: memsocri@cox.net].

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Thank You for Your Donation

The Memorial Society of Rhode Island would like to thank the following essential financial supporters for their generous donations since January, 2008:

Arthur Andrews
Pat LaLiberte
Linda Rohmer
Bruce Donovan
Susan Graefe

We hope you, too, will consider a donation to help us continue the vital work of the Memorial Society of Rhode Island. We have enclosed a self-addressed envelope for your convenience. Your donation will assist us in continuing to publish and mail a *Newsletter* periodically to inform our members about current trends and options, upcoming events and meetings, and useful resources,

(a cost of about \$700.00 per year). It will also help to maintain our 24-hour telephone answering service (a cost of about \$600.00 per year), which enables you to leave a message and provides an emergency phone contact. An effort is also being made to distribute our brochures to local churches and human service providers in Rhode Island, whose members or participants can benefit from the information provided by the Memorial Society of Rhode Island (a cost of about \$300.00).

In addition, we will be sending important funeral-related alerts, such as state legislative proposals, by e-mail to all of you who have shared your e-mail addresses.

Thank you for sharing your resources.

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E-Mail or Snail Mail?

Some of our members have requested that we no longer send them *Newsletters* by snail mail. If you are among those who wish to receive only e-mail communications from the Memorial Society of Rhode Island, please e-mail us at memsocri@cox.net.

It would be helpful if *all* of you who have e-mail addresses (and have not been contacted by Val Follett) would send them to us, so that we could contact you more easily without the rather complicated (and expensive) method of a full paper mailing.

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Give the Gift of Peace of Mind

Do you struggle to find a meaningful gift to give to family and friends for birthdays or holidays? A tax-deductible gift can be made in his or her name to the Memorial Society of Rhode Island by filling out an application which is available on our website and mailing it to us with your donation. Your family or friend will receive a packet of useful funeral planning information

which includes the booklet, *Before I Go, You Should Know*, and will be placed on our mailing list. This thoughtful gift demonstrates your interest and concern for your loved one. It may also help you in the future if you are responsible in planning for your loved one's end of life and funeral needs.

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