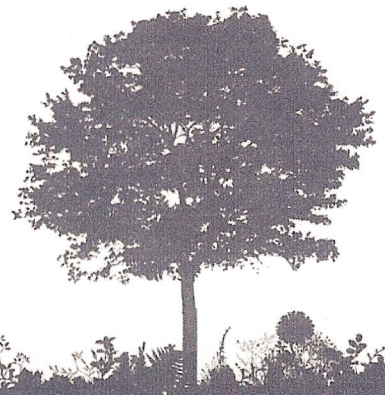




# Funeral Consumers Alliance of Rhode Island

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## NEWSLETTER – WINTER 2014 - 2015

### WHAT TO DO

#### On the one hand...

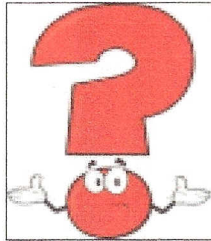
From time to time we hear of funeral directors who have failed to fulfill contracts with their clients. The latest case in our area involved Alfred Pennine who was negligent in handling the bodies given to his care. See "Bodies Retrieved" on page 4.

Fortunately, the vast majority of funeral homes run responsible businesses. But they are businesses, and as potential customers, we always need to be informed and alert when contracting their services.

That is where the Funeral Consumers Alliance of Rhode Island helps. We provide a number of services to help individuals make informed choices:

- @ We publish a price survey of funeral costs
- @ We educate the public about available options for making final plans
- @ We offer a "Before I Go" planning guide to make life easier on survivors when handling an estate.
- @ We provide speakers to talk to organizations about funeral planning.

@ We maintain a website with funeral ideas  
We are a non-profit corporation run entirely by volunteers who handle the publishing of this newsletter, answer telephone calls, reply to questions and arrange speaking engagements



#### On the other hand...

The Funeral Consumers Alliance of Rhode Island **NEEDS YOUR HELP !** Our Board of Directors has shrunk significantly in the past year. We have lacked a quorum to hold an official meeting. There are too few Board members to carry on our important work. Under these circumstances, we are limited in our influence and service to the Rhode Island community. The remaining Board has considered a few alternatives:

- @ We might merge with a Funeral Consumers Alliance in Massachusetts
- @ Our organization might become inactive or even disband

**THESE ARE NOT OUR FIRST CHOICES !**  
We would prefer to grow and expand our work. But it will require additional Board members who believe in our mission. We invite your response to this request What do you think we should do ? Will you serve on our Board ? We meet one evening per month. Reach us with your response by telephone, letter or email. See contact information on our masthead above. We look forward to hearing from you.

**STEP UP - BE A VOLUNTEER**



## 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.

Visit us anytime at:

[www.funerals-ri.org](http://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.

## RISING BIG CITY BURIAL COSTS

"Property Prices Are Up, Even Underground" is the title of an article in the August 11-24 issue of Business Week. It explains how the shortage of space in big cities makes burial extremely expensive. In New York City, about 1,000 people die every week and burial space is running out. In 2008, former mayor Ed Koch paid \$20,000 to be buried in Manhattan in Trinity Church Cemetery. But, the cost for New Yorkers can be cut by 75 percent by being buried outside the five boroughs. In London, burial plots are leased. A 100-year lease for a vault at the City of London Cemetery costs \$47,475 and is expected to increase 8 percent next year. In order to do something about the space shortage, London passed a law in 2007 which allows authorities to dig up graves over 75 years old – but few towns have actually done so. In Rome's central cemetery, a plot costs \$32,090. In Hong Kong, there can be a five year wait for a slot in a public building containing urns.

## CREMATED REMAINS

The United States Postal Service has revised the procedures for shipping cremated remains. Registered mail service is no longer a shipping option. Customers must use Priority Mail Express service and Label 139 'Cremated Remains' which will expedite the shipping process and improve visibility of such shipments. The process for international shipments has not been changed. Publication 139 will provide a guide for customers shipping cremated remains. It may be downloaded at:

<http://about.usps.com/publications/pub139.pdf>

Become a FCA volunteer

Contact us at:

[fca-ri@cox.net](mailto:fca-ri@cox.net)

for details.

A recent issue of the e-newsletter of the Greater Good Science Center contains an article titled 'Seven Keys to a Good Death' by Charles Garfield. He points out that 50 percent of all deaths occur away from home and of those, 40 percent occur in ICU's where physicians are trying to keep a person alive. But 70 percent of persons surveyed say they want to die in their own home without life extending procedures. Garfield explores how to make the death experience more positive and offers seven ways to create the conditions for a good death.

[www.greatergood.berkeley.edu](http://www.greatergood.berkeley.edu)



## WHO HAS THE RIGHT TO ARRANGE A FUNERAL ?

**Designated Agents:** Most states have some form of a law that allows a person to legally designate anyone they wish to have the sole legal right to make and carry out funeral arrangements.

If the deceased has a designated agent in place, that person's directions will overrule anyone else's, regardless of marriage or other kin. In the absence of a designated agent, the legal authority goes like this, from highest to lowest:

1. Living spouse or domestic partner (domestic partnership is dependent on your state's laws)
2. Adult child or children (states vary; some require only one child's permission while others require majority or unanimous agreement)
3. Parents
4. Siblings
5. Grandparents

... and so on down the line of ever more distant relations.

The above information was taken from the Spring 2014 issue of the 'Grim Reader', the Newsletter of National FCA

For Rhode Island's Designated Agent form:  
Visit

[www.health.ri.gov/forms/legal/FuneralPlanningDesignation.pdf](http://www.health.ri.gov/forms/legal/FuneralPlanningDesignation.pdf)

## PREPAID CONTRACTS ?

If you want to pay your way to your final rest, go to your bank or credit union and deposit the funeral money in an account. It can be a simple savings account or CD, nothing complex is required. Have the bank make it Payable on Death (POD) to anyone you wish. There. Now you've set aside the money without tying it up in a prepaid contract that may not work when the Grim Reaper knocks.

There is one situation where it may be a good idea to pre-pay. If you're about to go on Medicaid to pay for your long term or nursing care, you have to "spend-down" your own assets. This means you have to get rid of most of your own money before the government will kick in for your care. One way to do this is to prepay for your funeral. But only do so when Medicaid tells you it's time. Don't be taken in by a funeral home that says, "You should prepay me just in case you go on Medicaid." It's no good to foreclose your options when you don't need to.

^ This information is taken from the Spring 2014 issue of the 'Grim Reader', a publication of the National Funeral Consumers Alliance.

## THE NEW EXPANDED END-OF-LIFE PLANNER

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:

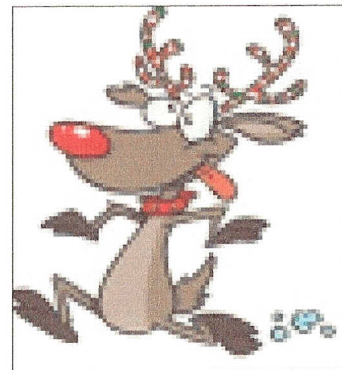
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**"The Good Funeral: Death, Grief, and the Community of Care" by Thomas G. Long and Thomas Lynch is a book written by a pastor/preacher and a funeral director. They combine their efforts to present expert analysis of recent changing attitudes toward dead bodies, disposition of remains, undertakers and religious rituals. They emphasize the importance of funerals in getting "the dead where they need to go and the living where they need to be".**



### **FAKE FUNERAL INVITATIONS**

**The Summer issue of the AARP Bulletin contains an article "Funeral Frauds" by Sid Kirchheimer. One fraud to be alert for involves fake invitations. Crooks email these invitations with the name and logo of a legitimate funeral home. The invitation invites you to a funeral or remembrance service for an unnamed friend or acquaintance. To get the details, you are asked to click on a link or open an attachment. If you follow those instructions, malware is unleashed to steal files, passwords, and other sensitive information. The invitations are normally "funeral notification" or "passing of your friend". Don't fall for this scam. Real invitations include the deceased's name.**

### **BODIES RETRIEVED**

**The RI State medical examiner's office retrieved six bodies and two cremated remains on July 25th from an unrefrigerated portion of a morgue at the Pennine Funeral Home in Providence. The funeral director, Alfred Pennine, killed himself on July 23rd at a campground in New Hampshire. The funeral home's license has now been suspended. The home's license was previously put on probation in 2006 for failing to perform a timely cremation and was suspended the following year for failing to perform a timely burial. Since the initial discovery, the total of cremated remains found has risen to 45 and three decomposed bodies were also found in a local storage unit. The investigation is ongoing to determine why the bodies had not been claimed and to determine what criminal activity may have been involved. Some of the individuals had died over ten years ago.**



### **DRIVE-THRU VIEWING**

**A funeral home in Saginaw, Michigan is now providing Drive-Thru casket viewing. It allows those with physical limitations as well as those who are afraid of funeral homes to pay their respects without getting out of their cars. Sensors open and close a curtain when cars pull up and when they leave. Mourners can sign a guest book and place memorial gifts into a slot. At least three other funeral homes in the country now offer this service.**

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### **NOTES**