

Funeral Consumers Alliance of Rhode Island

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www.funerals-ri.org

NEWSLETTER – AUTUMN 2016

ONLINE PRICING

The Funeral Consumers Alliance recently worked with the Consumer Federation of America to conduct an online funeral pricing survey of 150 funeral homes in ten US cities. The results revealed that only 1/4 of the funeral homes surveyed published their complete price lists online, which makes it impossible to do any comparison shopping online.

Funeral prices vary widely with a 'full-service funeral' in Washington D.C. costing anywhere from \$3,770 to \$13,800. Today, consumers use technology to shop for almost everything. So, the FCA and CFA will be asking the Federal Trade Commission to update the 1982 "Funeral Rule" to require that funeral prices be available online.

WOMEN IN THE FUNERAL INDUSTRY

Women now outnumber men in choosing a career in funeral service. In 2010, 57% of the students in mortuary school were women. This is an increase of 60% since 1995. Employers appreciate a woman's empathy and attention to details but are often concerned about the physical demands of the job. This is less important now as many facilities utilize a Mortuary Lift for lifting bodies onto prep tables, lifting caskets, etc. Also, less people need to be involved in the processes when a lift is used.

Have you prepared a 'Funeral Planning Agent Designation Form' ? If a deceased has a Designated Agent in place, that person's directions will override anyone else's, regardless of marriage or other kin. The form may be found at:
www.health.ri.gov/forms/legal/FuneralPlanningDesignation.pdf



for our
new

2016 Funeral Home
Price Survey
now on our website

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.

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.

STEP UP

Become a FCA volunteer

WE NEED YOUR HELP
AND YOUR IDEAS !

Call us at 401-884-1131

US News & World Report sees a growing trend to eco-friendly burial practices. The Ramsey Creek Preserve in Westminster, South Carolina was America's first green burial ground. It opened in 1998. Now there are hundreds of such cemeteries in the United States. Some are conventional cemeteries that have converted part of their land for green burials. The Green Burial Council has set three requirements for a burial to be considered 'green'. 1. The body cannot be preserved with embalming fluid. 2. Man-made vaults are prohibited. 3. Only biodegradable burial containers or shrouds can be used. Last year, a study of 1500 people revealed that 64% of people 40 and over expressed an interest in green burials.

CROWDING

Cemetery crowding is becoming a worldwide problem especially in large cities. In Mexico City, residents must exhume and remove their relatives' remains after number of years. Creative solutions are being examined such as (1) stacking graves on top of each other and sharing tombstones (2) stacking the dead above ground in niches built into a wall, or (3) housing the dead in buildings with each floor resembling a traditional cemetery.

A GROWING TREND

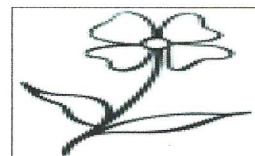
PLAN NOW

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 that you may not have wanted !

AN ENVIRONMENTAL ALTERNATIVE

These days people are more environmentally responsible and recycle everything they can. Now there is an environmentally responsible alternative to cremation and burial. It's called "Alkaline Hydrolysis". The body is placed in a non-porous vessel where a combination of water pressure, high temperature and alkalinity accelerates tissue hydrolysis. The process takes three to four hours and leaves sterile, brittle white bones which are easily powdered to ash. Pacemakers can be left in and titanium implants can be recovered intact and sterile. The process:

- creates no air pollution and emits no greenhouse gases
- uses only ten percent of the energy as cremation
- results in organic elements safely released into the ecosystem



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

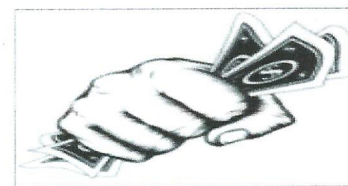
This comprehensive end-of-life planner features illustrations by Edward Gorey. It is BIG, with 30 pages to record everything from your preference for burial or cremation to how to close down your social media accounts and online life. Along with this 8.5"x11" spiral-bound book, you also receive two FREE 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:

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

DONATIONS

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.



An article in the June issue of the AARP Bulletin points out that even though most physicians agree that they should talk with patients about their preferences for end-of-life care, many do not. In a survey, almost half of the physicians said that they are (1) frequently or sometimes unsure of what to say, (2) concerned the patient might give up hope, or (3) concerned the patient might feel the doctor was giving up on them. Now, the discussions may increase since Medicare will reimburse doctors \$86 for talking with patients about hospice care, do-not-resuscitate orders, living wills, etc.

911

You don't have to call 911 for most deaths. This is one of the most persistent myths we encounter, and people insist that they know you "have to call 911" for every death. If you're among them, reader, how do you know this? Can you remember who told you, or why you believe it? Can you recall ever seeing an actual law? Most folks can't. The truth is that it's an urban legend. Rule of thumb: when the death is unexpected, accidental, or the result of violence, yes, you absolutely should call 911. But your husband's death at 87, at home, from congestive heart failure or just plain old age, does not need a 911 call. It's not a "suspicious" death. Call the funeral home. They will be getting the doctor's signature on the death certificate anyway, because the vast majority of deaths are not "coroner's cases" Remember: Death is not an emergency. By definition, it means the emergency is over. The worst thing that can happen has already happened. 911 calls in these cases do nothing but tie up paramedics who could be saving people who are still pre-dead.

^ The above is taken from the Spring 2016 issue of 'The Grim Reader', a publication of the FCA.

"ASK A MORTICIAN"

This series by Caitlin Doughty covers a whole range of topics relating to death. Check it out on YouTube!

GREEN BURIALS

Green burials bring awareness to environmental concerns. Biodegradable pods and detoxifying suits are changing the way people deal with death. See the March 4th article on the subject in US News.

<http://www.usnews.com/news/articles/2016-03-04/green-burials-bring-awareness-to-environmental-concerns>

NO MONEY FOR A FUNERAL ?

The death of a friend or relative is always distressing, and the stress increase when you learn that there is no money for a funeral or burial. However, help may be available if the deceased has no funds. We suggest contacting the Rhode Island Department of Human Services. They can be reached by telephone at 401-462-5300. If you have a computer, go to dhs.ri.gov and then type in "funeral expenses" in the search box. It will lead you to the General Assistance Program. Scroll down to the section 0620.05 and there you will find detailed information on the financial assistance that Rhode Island can provide when individuals are without funds. The following is an excerpt from Title 40 of the Public Assistance Act, which provides a brief overview of available assistance: "Funeral and burial expenses: (a) The department may provide for vendor payment of reasonable funeral and burial expenses of deceased residents of this state who are found eligible in accordance with rules and regulations of the department." You will need to consult the above reference 0620.05 for detailed information. If you have questions, you may contact the FCA.

SENIOR AGENDA COALITION
CONFERENCE & EXPO
Friday October 21st
at Crowne Plaza, Warwick



Be sure to stop and visit with us at our table!

HOME FUNERALS

The November 30, 2015 issue of the New Yorker published an article "Our Bodies, Ourselves", in which it notes that Caitlin Doughty opened a new kind of funeral parlor in Los Angeles. Her company helps survivors with home funerals in which the body is washed, dressed, viewed for a few days and then buried without a casket or marker.

According to the article, "The conventional funeral industry has given people the impression that death is an enemy". But Doughty said, "Death is the opposite of an emergency. Look at the person who died - all that stress and pain is gone from them. And now the stress and pain can be gone from you."

For a fee of \$340, Doughty will make a home visit and advise the family how to take care of the deceased. Some time with a dead body in its natural state may be more challenging, but she says it "normalizes" the experience. In short, she is attempting to bring funeral practices away from an industrial model to one based on the home.

To prepare a 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/

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

DYING GREEN

According to a report in the Huffington Post, "dying green" is catching on (October 28, 2015). The funeral industry itself has established new standards for burial through its Green Burial Council. It "certifies urns, caskets, and other products used in burials" based on how they affect carbon pollution. The council's survey found that demands for green burials have increased 72.4% since facilities started offering green options.

The Council also certifies funeral homes, requiring them not to use formaldehyde, a carcinogen, and to achieve the highest rating, these establishments must offer refrigeration or dry ice to preserve the body rather than embalm it.

Caskets are another concern. They often use copper, bronze and endangered wood like mahogany or rosewood. Each year 20 million feet of hardwood and 64,500 tons of steel are used to make caskets. Even the concrete vaults are problematic as the cement industry consumes huge amounts of energy. United States cemeteries bury 1.6 million tons of concrete a year.

What's the alternative ? No embalming, no metal or non-biodegradable caskets and no concrete vaults. Cremation is a possible option, but it too raises environmental concerns due to carbon emissions during the process. Hydrolysis, a chemical procedure, is another alternative. Compared to cremation, it reduces the carbon footprint by more than 75% but costs from \$2,400 to \$4,000 and is not yet legal in most states.

Green burial is much less expensive and is easy on the environment. It is an immediate burial with a simple shroud. The challenge in Rhode Island is to find green burial sites where this can happen – or to create one where none are presently available.

FREE CREMATION URNS

For those in need who cannot afford an urn, a Seattle company that sells cremation/remembrance jewelry, is kindly offering free, slightly blemished urns. To receive this offer, you must mention the national Funeral Consumers Alliance. Let them know what style of urn would be appropriate (masculine, feminine, child, etc.). They will select an urn and mail it to you. The urn is free but you must pay the shipping charge. Contact them at www.memorialgallery.com or at (253) 649-0567.



NEWSLETTERS

Previous issues of our newsletter are available on our website:

www.funerals-ri.org

SOCIAL SECURITY DEATH BENEFIT

A spouse (who is living in the same household) can receive a one time lump sum benefit of \$255. If there is no spouse, a dependent child generally age 18 or under (see exceptions to the age 18 rule on the minor child section of Social Security's website) is then eligible for a one-time death benefit. The lump sum death benefit is payable as long as the deceased worker was considered to be 'currently insured', which means they had at least 6 quarters of earnings covered by Social Security withholding during the full 13-quarter period prior to their death.

VISIT OUR TABLE

at the
**COMMUNITY SMART
RESOURCE FAIR**
on
Saturday, September 24th
10:00 am - 3:00 pm



at
Exeter Public Library

Green is the New Black- Digging into Newer Eco-Friendly Green Burial and Cremation Options
By: Ann Porto, Psy.D.

Traditional casketed burials with preservation infusions of toxic chemicals are hard on the environment, wasteful of money and natural resources, time and energy. Cremation also comes with environmental hazards and costs. Mercury emissions from tooth amalgam is the commonly cited concern but others exist as well.

As a response to concerns to reduce the carbon footprint and local ecology, more people are already returning to hold home viewings and requesting environmentally safer and sustainable interment options. In other words, going "green"! In response to this, there are a number of training programs within the US now that teach the role of the often referred to name of "death midwife", AKA "death doula" or death coach. These programs teach a doula how to assist the dying and their families before, during and after death occurs to provide physical, emotional and sometimes spiritual support. Often they fill the gaps between palliative care and hospice workers and services. Depending on the needs of the individual and family circumstances, the role of the death doula may include sitting with the dying, talking, reading to them, preparing a workspace and washing and helping with cooling the body with ice after death, providing needed supplies for grooming, assisting and or preparing the deceased for dressing, grooming and dressing, educating and recommendations for preparations for the vigil and welcoming, comforting family and friends. Death doulas also may assist with calls for a religious person, calls to obtain funeral transport vehicle if the family requests this, educating families on green options if they desire these.

With the increase in awareness of the importance of ecological sustainable options in the USA, the number of burial grounds that practice eco-consciousness is expected to increase. The United Kingdom has practiced growing numbers of green burials over the last 20 years. Many people there are returning to natural composting of bodies, buried in biodegradable containers, without formaldehyde-based embalming or synthetic chemicals. The movement is also being seen in Australia, New Zealand and Canada with other countries investigating these options. Currently there are only about 120 conservation burial grounds in the USA. One funeral home in RI lists options for green burial on their website. More Funeral Homes are predicted to participate in the future by the Green Burial Council. It is likely that as some of the newer options become commercially available, that more Land Trusts and preserves will exist. Laws and regulations will likely also need to be created, changed and possibly even deleted to make room for new innovation as they become accepted and available to the public.

Within the last twenty years, there have been several innovations in the USA and around the world. The process of alkaline hydrolysis, already utilized in some Medical Schools and teaching hospitals to dispose of cadavers (U of Florida and the Mayo Clinic). This is a process whereby the body is liquefied in a solution of lye and water and results in remains of bone ash and biofluids.

Green is the New Black (Continued from previous page)

Promession, while not currently commercially available, transforms human remains into organic soil which may be buried and become life giving topsoil. Promession videos can be seen on YouTube or at WWW.promessa.se. Largely the process requires the body to be frozen to -18degrees C, placed in liquid nitrogen to make it brittle, vibrated with sound waves which reduces it to dust, the dried powder remains are then passed through a separator where metals and other inorganic substances are removed for recycling and finally, the dust is then placed in a biodegradable casket or container. There are a variety of materials that decompose naturally in the ground such as bamboo, willow, cardboard paper that can be used for containers. It is said that the remains become organic compost in about 6-12 months. If one prefers to have ashes scattered, then the remains can be easily cremated as the process reduces the remains to about 1/3 of the original body weight. Trees or a flower bush can be planted as a lasting memorial without damaging the environment. Operational testing in Sweden is in planning stages. The cost is reported to be similar to cremation and about one third the cost of an average traditional casketed burial.

Perhaps the future of the natural burial industry will be a welcoming place with orchards, grassland, parks, with memorial trees or benches dedicated in the name of individuals to a personal legacy or environmental cause.

Some Resources:

Books: Caring for the Dead: Your Final Act of Love Lisa Carlson (upper Access Press)

Exit Strategy: Thinking Outside the Box.

Funeral ethics.org

Final Rights: Reclaiming the American Way of Death Josh Slocum & Lisa Carlson

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 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: _____

HOW YOU BENEFIT FROM MEMBERSHIP

- You receive advice from knowledgeable volunteers who are not selling services.
- You gain information on conventional burial, "green" burial, cremation, donation of organs or the whole body, home funerals, and other options for disposition of remains.
- You become an educated consumer, able to shop for services with full knowledge of your rights and options.
- You learn why it is important to plan ahead for the funeral or memorial arrangements you want.
- You learn why it may not be wise to prepay for these arrangements and you're your alternatives are.
- You leave behind a final gift, sparing your next of kin the burden of making difficult decisions during a time of grief.

- NOTES -