

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 2018

INNOVATION

Technology is bringing new ideas to many areas of the funeral industry. Dailymail.com reports that a cemetery in Maribor, Slovenia now features a digital tombstone. The stone displays the person's name and dates of birth and death. Standing in front of it for a minute activates sensors which turn it into a 48" touchscreen which can display pictures and videos of the person's life. Approximate cost is \$3,200.

Many funeral homes are now using digital signs for directions, tributes, announcements, etc. Also, some firms now offer customized 3-D printed urns for cremains.



TRENDS

In June of 2018, the People's Memorial Association did a 'Green Burial Survey'. 1750 individuals responded. 78% indicated cremation as the preferred disposition with only 2% choosing traditional burial. 15% preferred Green Burial. But over 40% said they would consider a greener alternative.

GREEN BURIAL

Green (or natural) burial emphasizes simplicity and environmental sustainability. The body is neither cremated nor prepared with chemicals such as embalming fluids. It is simply placed in a biodegradable coffin or shroud and interred without a concrete burial vault. The grave site is allowed to return to nature. The goal is complete decomposition of the body and its natural return to the soil. Only then can a burial truly be "ashes to ashes, dust to dust", a phrase so often used when we bury our dead.

GREEN BURIAL IN RHODE ISLAND

Green burial is now available in Rhode Island. Arnold Mills Cemetery in Cumberland was the first to set aside a section with plots available for green burials and recently completed their first such burial. Now, Swan Point Cemetery in Providence is also setting aside an area for green burials. Folks are definitely now thinking about some of the greener alternatives to traditional burial.

FIELD TRIP TIME

"Call a friend and invite her on a field trip", recommends Dana DelBonis, a member of the FCA-RI Board. Dana provided a free informational talk "Planning a Funeral" at the East Greenwich Library on May 19th. Many options exist beyond the traditional funerals including cremation, memorial services and green burials. What matters most is asking a person what they want and listening to the response. It's a gift when you

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

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.

To invite a FCA-RI speaker to conduct a Funeral Planning session at your location, call (401) 884-1131 or e-mail us.

GENERAL PUBLIC ASSISTANCE

Rhode Island's General Public Assistance Program funds funeral and burial services for GPA recipients and indigent individuals. The cost of burial services is limited to \$900, and is reduced based on the income and resources of the deceased and any legally liable relatives. For further information, contact the DHS at (855) 697-4347

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.

PAYING THE PRICE

When people die, the cost is not only the loss of a loved one, but the price of the funeral. Unfortunately, some people do not have a life insurance policy or savings to pay that price, nor do their relatives. A recent development has been to crowd source the cost. For example, the family could conduct a GoFundMe campaign which solicits funds from the general public. GoFundMe says that 13 percent of its campaigns were for funeral costs and it is the fastest growing category.

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.

However helpful crowd sourcing is, some caution needs to be exercised. First, the amount requested should be reasonable and not an excuse to make a profit off of the deceased individual's death. Second, be careful that the funeral home does not upsell services to match the donations. Third, let's not think that I don't have a worry about funeral costs because crowd sourcing will take care of it.

CURRENT FCA BOARD

- Sally Barney
- Dana DelBonis
- John Dineen
- Janet Larson
- Fred Graefe
- Bill Oehlkers
- Ann Porto

Keep in mind that crowd sourcing is not as simple as it seems. To be successful, GoFundMe says that a compelling story is important to attract donors. Pictures help to sell the story, videos even more so. The family is advised to get the crowd sourcing efforts out to the local press. For families facing funeral costs and dealing with grief, crowd sourcing may be a necessary solution, though discretion is advised.

Bill Oehlkers - FCA-RI

E-MAIL ADDRESS NEEDED

We need your e-mail address in order to send you notifications of FCA events. We may also at times distribute our newsletter by email. If you have not provided an e-mail address in the past, please send it to us in the enclosed envelope or at our e-mail address !

FIELD TRIP TIME (Continued)

Let someone know your wishes and a loved one or friend shares end-of-life arrangements with you. It's one of the best ways that we honor each other. Where to begin ? Dana recommends taking a field trip with a friend to 3 different funeral homes. Explore the FCA-RI website (www.funerals-ri.org) and prepare a list of questions. When you visit, ask the same questions: an itemized price list (obliged by law), embalming, no embalming, direct burial, package pricing, have they taken a course (Continued on next page)

The Funeral Consumers Alliance has always advised individuals to plan ahead for funerals and burials and make your wishes known to family and friends. But there is another dimension to informing family and friends.

Last year Jason Rosenthal lost his wife. She knew she was dying and her final writing project was to write to the public, specifically women, with this message, "You may want to marry my husband". In so doing she was giving her blessing to his remarriage and indicating that her husband would be a good choice. She was also giving him permission to live his life to the fullest. And he received numerous responses from women who wanted to fill his wife's spot.

So as you think about your future and your own wishes for funeral and burial, he suggests that you "talk with your mate, your children and other loved ones about what you want for them when you are done". Give them permission and encouragement to carry on as you would like them to. This is another final gift that will be richly appreciated. New York Times, June 17, 2018

IS THE CEMETERY DEAD ?

Excerpts from an article on BostonGlobe.com by David C. Sloane, professor at University of California, May 2018

Today, American funerary practices are undergoing dramatic and sudden change. This year, cremations surpassed burials for the first time on record. By 2030, cremation may reach 70 percent. That's shifted the locus of the rituals associated with death from cemeteries to corners of the world that hold particular meaning to the departed or their survivors, from backyards to bodies of water. At the same time, social media are changing the way we deal with grief – once a deeply private affair, it has increasingly become a public process online.

...Cemeteries face a sort of life-or-death crisis. The increasing popularity of cremation has meant that cemeteries are no longer critical to storing remains while mourning on social media has removed the necessity of cemeteries as a primary place to mourn. Public mourning also has re-emerged with the widespread acceptance of roadside shrines, ghost bikes (white bikes placed on the roadside where a cyclist died), memorial vinyl decals for the back window of cars, and memorial tattoos. While zombies roam the big and small screen, real death has returned to our streets, building walls, vehicles, and even bodies.

While these new practices relocate mourning and remembrance out of the cemetery, other trends, such as natural burial, provide new opportunities for cemeteries. Natural death advocates promote the practice as a more environmentally sensitive mode of burial that eschews embalming, hardwood caskets, and steel or concrete vaults as pollutants. Reformers have succeeded in getting widespread notice, though relatively few Americans have chosen green burial thus far.

...how we did things before may not be how we will do them in the future. Consumers just need good, unbiased information, and a willingness to overcome any family hesitancy about unconventional choices. Cemeteries can embrace change – even radical change...can remain beautiful, natural, historic, and artistic places, even as they embrace new practices that allow them to attract new lot-owners and reconnect them to a broader public.

To read the entire "Is the Cemetery Dead ?" article, go to BostonGlobe.com

FIELD TRIP TIME (Continued)

in green burial or have knowledge. "Prepare, but don't prepay" advises Dana. There are many choices, traditional, no funeral, donating a body to a medical school or research facility, or becoming an organ donor. You can decide by planning now. Many people are considering more ecologically compatible options such as direct interment without embalming, graveside service and burial, memorial service, cremation and choosing placement of ashes. There has also been a resurgence of Home Vigils and Home Funerals with many options as well. The Funeral Home can prepare the body and have a wake at home. Death Dula's have become a part of the palliative and hospice care team. Why are people using home funerals? They want to spend more time, engage in personal meaningful rituals, more simplicity, less formality and less expensive along with returning to an earlier tradition. Organize a Funeral folder "When I Go?" and have a designated person have a copy of your plans. Let people know how you want to be remembered.

Janet Larson - FCA-RI

MISTAKES

When Warren Kozak's wife died, the cost was not only emotional, but financial. He and his wife had their own checking and savings accounts. However, because he was not named as the beneficiary, he had to hire a lawyer at \$465 an hour to get the court to name him as the executor of her estate. This also applied to a transfer of her retirement accounts as he was not named as a beneficiary.

A second problem was that even as his wife knew she was dying, she did not want to talk about final wishes for a funeral and burial. Upon her demise, he did arrange to have her body shipped to a grave in Wisconsin from their home in New York and in the end the total cost of all funeral expenses and burial came to \$46,359.

He also reports that he had to deal with faulty hospital bills and refunds of life insurance policies that had been paid past her death. He concludes by saying that death, no matter how expected, as was the life of his wife, he found great comfort in the support of family, friends and faith and this cost was zero.

Bill Oehlkers - FCA-RI

A FAMILIAR SCENE

It was a familiar scene that is played out every day in Rhode Island. A man, woman or child dies, the deceased is sent to a funeral home, embalmed and dressed. A wake is held. Friends visit. The next morning, with the help of pallbearers deceased is placed in a black hearse and moved to a local church where the service takes place. The funeral home provides assistance all through the process. The hearse then transports the casket to a cemetery where a brief ceremony is held and the casket is lowered into the ground. This is the traditional way the departed leaves this life.

The process described above has a number of benefits. First, because it is so familiar it provides a sense of comfort for the bereaved. It is what we know and have done over the years. A ritual is involved which can also bring solace. We know what to expect throughout the experience. There will be few, if any surprises.

Of course, there is also a downside. It is expensive. The average funeral costs about \$7,500, not including the casket and cemetery. In a recent television ad, the speaker asks a new widow, "What's your biggest concern?". She responds, "It took all my savings to give him a proper funeral."

The process also takes a toll on the environment with embalming and the tons of wood and metal into the ground.

The question we should ask is what are my values and how do they impact my funeral plans. Today there are alternatives to traditional funerals, cremation and green burial to name a few. In any event, plan ahead. More information and alternatives can be found on the web site of the Funeral Consumers Alliance of Rhode Island (funerals-ri.org). Let your family know your wishes. It's your final gift to them. Be sure that a relative or close friend knows where to find this information. All through life you have choices. Choose now when it comes to last things.

Bill Oehlkers - FCA-RI

AROUND THE WORLD – AUSTRALIA

In Australia, an organization, The Ground Swell Project, has as its vision, "That when someone is, dying, caring or grieving, we all know what to do." They held a 'Dying to Know Day' on August 8th which featured four hundred events around the country to help people deal with final issues. You can learn more about the 'D2KDay' and the organization's goal of "Bringing to life conversations and community actions around death, dying and bereavement" by visiting their website at: "thegroundswellproject.com".

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FUNERAL PLANNING: Our next presentation will be on Thursday October 18th at 6 PM at the Fuller Creative Learning Center, 260 Dover Avenue, East Providence, RI We hope to see you there !

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