



Funeral Consumers Alliance of Rhode Island

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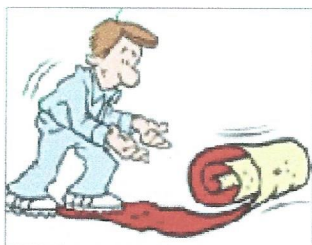


NEWSLETTER – SPRING 2019

ONLINE PRICING

Working with the Consumer Federation of America, the National Funeral Consumers Alliance continues to try and persuade the Federal Trade Commission to require funeral homes to place their General Price Lists online. This year the FTC is supposed to "review" the Funeral Rule and possibly open it for amendments. No exact date has been set.

NEW BOARD MEMBER



Welcome to Eric Anderson who is now joining the Board of the Funeral Consumers Alliance of Rhode Island !

A GREEN BURIAL REFERENCE

"The Green Burial Guidebook: Everything you need to plan an affordable environmentally friendly burial" Every year conventional funerals bury millions of tons of wood, concrete, and metals, as well as millions of gallons of carcinogenic embalming fluid. This reference book by Elizabeth Fournier outlines a better way. It provides comprehensive guidance covering green burial planning and home funeral basics as well as legal guidelines plus much more.
NewWorldLibrary.com

ANNUAL MEETING

The Annual Meeting of the Funeral Consumers Alliance of RI was held on November 3, 2018 at the Warwick Public Library. The session was titled "End of Life: Planning and Legalities". Marcia J. Boyd, a lawyer who specializes in elder law and estate planning presented a wealth of information to the 30 individuals who attended. She covered several important legal areas: health care power of attorney, living wills, funeral agent designation and durable power of attorney. After describing each of these matters, she opened the floor for questions and the audience responded with an array of queries dealing with their personal situations. The event was supported by a grant from Thrivent Financial.

E-MAIL ONLY

This is our first issue of the newsletter which we are sending out only by e-mail (no printed copies). This will allow us to add more pages, add color, and also eliminate the mailing cost. Going forward, we will probably distribute printed copies of the Autumn issue and use e-mail for the Spring issue.



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.

A STEP BACK AND A STEP FORWARD

A Step Back: Death and Mourning in the Victorian Era

If you visit the Hearthsides House in Lincoln, Rhode Island you will be whisked back in time to a museum which recreates funeral practices of the Victorian era.

Every year in October since 2011, this historic majestic home turned museum magically transforms its inside and outside to make an excellently staged and researched exhibit. A 90 minute tour features interesting artifacts and displays showing grieving customs of that period. As was done in that era, the Hearthsides House even drapes the windows outdoors in black to let folks passing-by know there is mourning in progress.

Several rooms display fascinating exhibits demonstrating actual newspaper death notice ads, and advertisements that reveal how things were worded and what funerals and services would cost at that time. There is also a family room with a full sized antique coffin, memorial photos and a condolence note table, a fabulous jet and other jewelry display of ornaments which would have been worn during the mourning period often with pictures of the deceased in locket or locks of hair in a pendant or in broaches.

You will learn why the mirrors are covered with black cloth due to the many superstitions of the time period. Throughout, multiple unique funerary displays depict how a family would dress the home, their children and themselves during a wake and funeral.

The exhibits highlight the bereaved family members of Simon E. Thornton. He lived at the Hearthsides home and died at the height of the Victorian period which is why he was chosen to represent one of the family members that lived in the house.

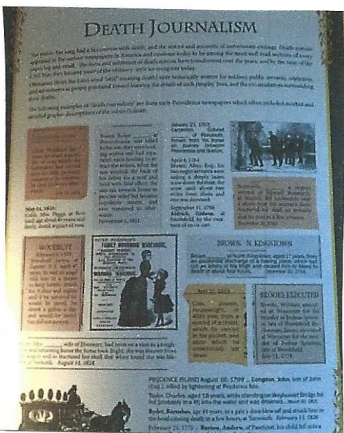
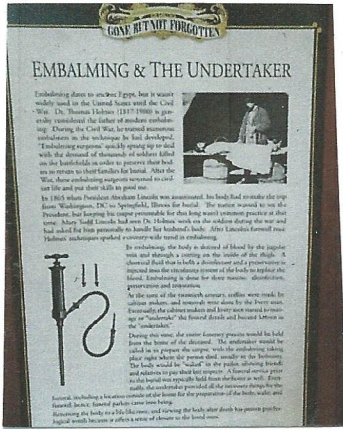


You will learn that it was Queen Victoria, after her husband died in 1861, that started the custom of wearing black at funerals and wakes.. She also influenced and extended mourning periods and made bereavment rituals more elaborate.

One display features an undertaker and an embalming room set up with the embalming tools and chemical bottles.

There are several scheduled tours but the exhibit is only open for a short period of time, so try to save the date for this year's coming exhibit. And if you are able to go, on the last day of the exhibit there is a mock funeral service outside.

In 2018, the tour cost for adults was \$15 and \$10 for ages 10 to 18. The tour is not recommended for younger children. Reservations for tickets are requested ahead of time so tours can be planned without crowding. Hearthsides House is located at 677 Great Road in Lincoln. (401) 726-0597



Hearthside House information and photographs provided by Ann Porto, FCA-RI.

Tentative 2019 exhibit times are:
 October 5th & 12th 5-8 PM
 October 6th & 13th 1-4 PM

For additional information go to www.hearthsidehouse.org

A Step Forward:

The world has changed since the Victorian era. Some traditions continue, of course, but today individuals have many more choices in making their final arrangements. These include body donation, cremation and green burial among others. In any event, it is important to plan ahead and make your wishes known to your family. This is your final gift to them. The Funeral Consumers Alliance is here to help you with funeral options.

END-OF-LIFE DOULAS

End-of-life doulas (a.k.a. death midwives) provide a new type of caregiving to patients and families. They complement the care provided by hospitals, senior-care facilities, and hospices, and fill in the gaps that occur during the dying process. There is a lot of medical support in dying, and some emotional support, but the death doulas do a great job of tying it all together. They have knowledge about a vast array of subjects. They figure out with the family where they are, what do they need, what's causing them to become overwhelmed, and what kind of services are they looking for. They can provide vigil sitting, vigil planning, respite care for family members, legacy projects to memorialize the life of the soon to be deceased, care coordination, and comfort to the dying person. This job requires the ability to be fearless, patient and calm. The Larner College of Medicine at the University of Vermont and partner Cabot Creamery Cooperative offer an comprehensive eight-week End-of-Life Doula Professional Certificate program.

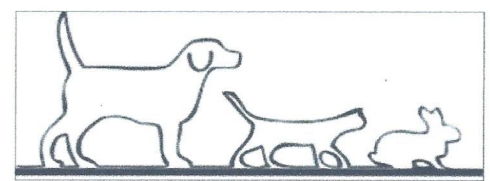
(See also the 11-20-18 AARP article by Gatwiri Muthara)

DID YOU KNOW

- There are over 21,000 funeral homes in the United States employing over 105,000 people.
- Walmart sells 27 models of caskets costing between \$999 and \$3,199.

PET CREMATION

Pet crematories offer services such as picking up the pet at the Veterinary Practice or home. If desired, the family can make an appointment to deliver the pet for private cremation and bereavement counseling. Cost of cremation depends on two things: (1) the weight of the pet (2) private or group cremation. These facilities also offer urns for the ashes embellished with a paw print. The average cost for a dog communal cremation might be between \$50 and \$150.



- A few local facilities are:
- Final Gift Memorial Center
2 Daniels Way, Cranston
 - Forget Me Not Pet Crematory
80 Lyman Street
Northborough, MA
 - Faithful Friends Pet Crematory
8 Schoolhouse Rd, Warren
 - Pet Memorial Park and Crematory
13 Foxboro Blvd, Foxboro MA

(Information provided by Eric Anderson, FCA-RI)

Watch for more on Pet Cremation in our Autumn 2019 Newsletter <-----

BEFORE I GO, YOU SHOULD KNOW

Don't take your last wishes to the grave. Before you go, they should know:

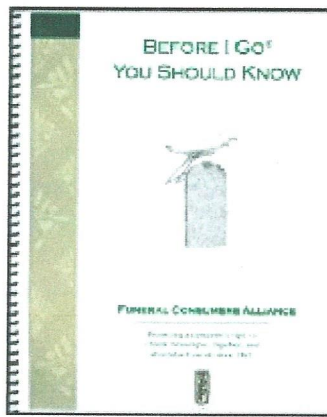
- Your funeral plans
- Where your important papers are
- Who should take care of your pets
- Who to call when the time comes

This comprehensive end-of-life planner features illustrations by Edward Gorey.

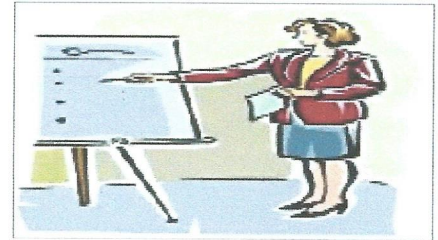
It is BIG. with 30 pages to record everything from your preference for burial or cremation to how to close down your social media accounts and online life.

TO ORDER: Send your check for \$15.00 per copy to:

Funeral Consumers Alliance of RI
119 Kenyon Avenue
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To invite a FCA-RI speaker to conduct a Funeral Planning session at your location, call (401) 884-1131 or e-mail us at fca-ri@cox.net.



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.



The Funeral Consumers Alliance of Rhode Island 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.

CURRENT FCA BOARD

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

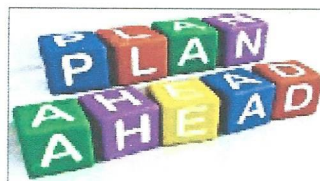
POWER OF ATTORNEY FOR HEALTH CARE



Have you prepared a Durable Power of Attorney for Health Care ?

A form you can use for this purpose may be found at:

www.health.ri.gov/forms/legal/DurablePowerOfAttorneyForHealthCare.pdf

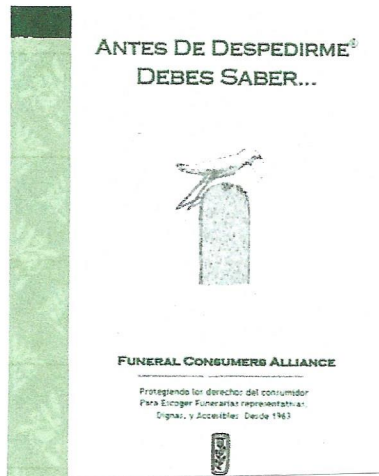


ADVANTAGES

You may choose the type of funeral service you desire.
You will save your survivors from making choices during the stress of bereavement.
You can do comparison shopping at available funeral homes.
You can make knowledgeable and thoughtful decisions.
You will be stimulating family discussion, sharing, and decision-making.

ANTES DE DESPEDIRME DEBES SABER ...

Our popular funeral planning guide will soon be available in Spanish and can be ordered for the same price as the English version. \$15

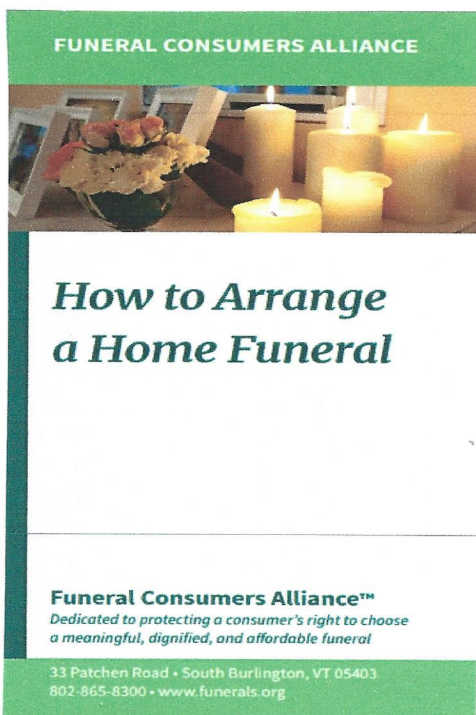


NEW BROCHURE

"How to Pay for a Funeral" is now also available in Spanish. FREE

LATEST PAMPHLET

A new pamphlet "How to Arrange a Home Funeral" is now available from the FCA. You may pick up a free copy at our public events or request one by mail or e-mail.



WHAT TO DO WITH THE ASHES (CREMAINS)

Reprinted from a Funeral Consumers Alliance pamphlet by David Brown

When a person has selected cremation and that process has been carried out, the ashes have a volume roughly that of a five pound sack of sugar plus a bit more. The bone fragments are pulverized to about kitty litter texture. Depending on the fuel and temperature used, they are somewhere between a light grey and white color.

The word ashes is a misnomer. Cremains is now an oft-used word, although many prefer the technically-accurate two-word phrase cremated remains. The funeral home or crematorium will make the cremains available in a cardboard box, a metal box, or a Tupperware-like plastic container. You are usually expected to pick up the container, unless you've made some other arrangements for disposition.

So, what are some of the options for disposing of the cremains ?

1. Let the funeral home take care of it.

Disposition services are offered by many funeral homes. However, if you fail to make any arrangements, the funeral home may have the legal right to dispose of cremated remains within a certain number of days. Some will ask for a deposit to cover this expense, refundable if the parcel is retrieved by the responsible party.

2. Let the Navy scatter them.

Scattering of remains at sea is available to all veterans and dependents and is provided by the Navy or Coast Guard. A flag is required, and – if supplied by the family – can be returned. (The VA will give a flag to the family.) If supplied by the Navy, the flag will not be returned. Because sea burials are done at the convenience of the military, the family may not witness sea burial. The funeral home will charge postage to send the cremains to the nearest base.

3. Let the family do it.

All states allow the cremains to be given to the survivors for disposition. According to the Environmental Protection Agency, cremated remains heading for the ocean must be scattered outside the three-mile limit. Because of the stark-white color of most cremated remains, scattering may not be as "anonymous" as you might imagine. Check the contents of the box before deciding the most appropriate location. Some have chosen a golf course, the lake behind the house, a favorite fishing spot, or under the orange tree in the backyard. If you do plan to scatter cremains, don't forget to throw them downwind !



4. Keep the cremains in an urn or nice box.

As with caskets, funeral directors make a huge profit on urns. It isn't necessary to put the cremains



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WHAT TO DO WITH THE ASHES (Continued from previous page)

in an expensive urn. Unfortunately, some less-than-honest firms will tell survivors that they have to purchase a "temporary container" (\$45+) if they haven't got an urn. This is to lead the survivors into buying an expensive urn. The survivors have the right to refuse such a purchase and can ask for the container that comes from the crematory.

When the cremains are being saved to provide memories, it's really quite appropriate to put them in a container related to the deceased's life. For example, a pretty vase, a fancy wine bottle, a terrarium, etc., might be suitable. If they are going to be visible sea-shells can be mixed in for a nice touch. If a child or grandchild does woodworking, perhaps an attractive box would be a welcome project.

5. Bury the urn on your property.

With the permission of the landowner, all states permit private burial of cremated remains, including California as of 1998. Although this is a viable option, eventually the land is going to be sold. At that point it becomes rather difficult for family members to return to pay their respects. And it might unknowingly be dug up to make way for a pool. Who knows ?

Another concern of burying or scattering the cremains on one's property is that they might become a constant, melancholy reminder of the person who died. A second spouse, working around rose bushes where the first spouse now "resides" may find the situation uncomfortable, too.

6. Bury the urn in a cemetery.

This is an attractive option where burial plots may already be owned, especially "up north". The urn can be sent to the cemetery or a family member for direct interment. Or it could be displayed there, along with memorabilia, at a visitation or memorial service, before interment. Cemeteries usually have rules that allow three, or more, urns to be buried in one burial plot. The normal procedure is to use an auger to drill a hole four to six feet deep and about six inches in diameter. The urn is lowered on a double cord, which allows the cord to be retrieved. Then the hole is filled in. Some of the for-profit cemeteries are now requiring expensive urn vaults, totally unnecessary.

7. Bury the urn with the spouse.

A variation of burying the urn is to keep it until the spouse dies and then mix the cremains into one urn for burial (or scattering), bury both urns at the same time, or put the urn in the casket of the second to die.

8. Inter the cremains in a columbarium.

A columbarium looks very much like the book shelves in a library, except they're usually made out of stone. There are normally paths, benches, ivy and trees which make it a very serene setting. Usually there are five or six niches vertically and twenty or thirty sets if these horizontally – a bit like mail boxes in a post office lobby. The niches themselves are about 10 inches wide, 12 inches high and 15 inches deep. A small curtain is put in the opening for the duration of the service and closed at the end. Later, a stone cover – with the name and date – is semi-permanently attached to the front of the niche.

Almost all niches can hold at least two urns or box-like containers. Some can hold even more.

Both of my parents are in the columbarium at Arlington National Cemetery --> My father was given a regular military service with the flag-folding ceremony and firing squad on a plaza outside of the columbarium. Then the honor guard carried the container to the niche for a final prayer and curtain closing.

For my mother (2 years later), the service was held at the niche. Since the cremains had been sent to my home, I gave them to the honor guard, who carried them to the niche, and my brother put them in. My sister had prepared a flat container of some of their personal effects, (a library card, favorite book marker, etc.) which was also put in. The chaplain who conducted the service had no problem with that.

A final thought ...

It has always been my intention to be cremated.

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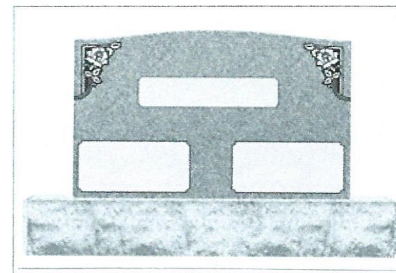
LOWERING MONUMENT COSTS

A startup company in Michigan is using new manufacturing processes to bring down the high cost of granite and stone funeral monuments.

They will soon begin shipping samples of a new line of high quality, low cost Laser Art Ready monuments made from a granite sheet product laminated onto core forms made from recycled materials.

The engineering of the sheet product creates the same beauty as the fully solid monument and reduces our dependency on foreign granite by utilizing less actual stone mass. This reduces the base cost of the product as well as handling and shipping expense.

REMMemorials.com



WHAT TO DO WITH THE ASHES (Continued from previous page)

And until a month or so ago, it was also my intention to have my cremains interred at a National Cemetery (since I had been in the military). However, a friend pointed out that when your parents are interred at a particular site, there is an obligation to visit it one or more times a year. But when you move to another part of the country, one feels a little bit guilty about not being able to go to the site quite so often. I've decided to spare my daughter that sort of possible guilt feeling by having my cremains scattered at sea.

SAC CONFERENCE

FCA of Rhode Island had an exhibitor table again this year at the 2018 Senior Agenda Coalition Conference at the Crowne Plaza in Warwick on November 2nd. We had many informative pamphlets available for attendees as well as our Autumn newsletter. Visitors to our table expressed an interest in green burial, cremation, and our Funeral Home Price Survey and also had many of their questions answered by our knowledgeable volunteers.



Our 2019 Funeral Home Price Survey will be published later this year.

Watch for it !!

RECOMPOSITION

Recomposition is a process developed by 'Recompose', a start-up company in Washington state intended to provide yet another alternative choice to cremation and conventional burial.

Recomposition happens inside a modular re-usable vessel. Bodies are covered with wood chips and aerated, providing the perfect environment for naturally occurring microbes and beneficial bacteria. After a little over thirty days, the body is recomposed, creating soil which can then be used to grow new life. By converting human remains to soil, waste is minimized, ground water is not polluted with embalming fluid, and CO2 emissions from cremation are eliminated.

In 2019, the company plans to ask the WA State legislature to make recomposition a legal option for disposition. The plans are to construct the first facility in Seattle.



Future Recompose Facility ----->



IMPORTANT

When doing funeral planning, be sure to prepare the Rhode Island Funeral Planning Agent Designation Form which may be found at:

www.health.ri.gov/forms/legal/FuneralPlanningDesignation.pdf

CEMETERY BURIAL

When arranging for future burial at a cemetery, keep in mind that cemeteries do not pick up the body. YOU are responsible for setting up the transport of the body to the cemetery.

THE ART OF DYING WELL

This is the title of a recently published book by Katy Butler (Scribner). It should be of interest to FCA members in dealing with end-of-life affairs.

William Oehlkers FCA-RI

@ Have a vision

@ Know the Trajectory of Your Illness

@ Stay in Charge

@ Find Your Tribe and Arrange Caregivers

@ Think of Death as a Rite of Passage

A complete review of this book will be included in the Autumn 2019 FCA-RI newsletter !

BESTOW A GIFT, FULFILL YOUR WISHES - TAKE A FIELD TRIP

by Janet Larson, FCA-RI

During the past year, board members of FCA-RI have been traveling to libraries, churches and community centers around the state to provide education and support to consumers regarding options and costs for funerals and burials. Our free presentations have been led by Dana Delbonis, a long time board member.

Dana encouraged listeners to prepare their own funeral plans. This is one of their most important parting gifts a person can give to their loved ones. These final wishes provide relief to families and friends and remove the burden of guessing and concern about how to best honor their family member or friend. Dana spoke of her personal experience with her husband who lived with cancer for six years. During that time, they had conversations about the dying process and his funeral arrangements. They both became more comfortable with their conversations and when he passed she knew she was fulfilling his final wishes. Dana and her daughter have included in their funeral plans the names and telephone numbers of those who should be contacted. What matters most is asking a person what they want and listening to the response. It's a gift when you 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.

While most of us are in the habit of price shopping for most major family events, (weddings, births, anniversaries, etc.) few people price shop for a funeral. Usually we choose the last company we dealt with or the one closest to our home. Sometimes these are not wisest choices if one does not want to be taken advantage of. How do you know if these prices are reasonable without comparison ? At the time of a loved one's death, the last thing you would want to do is price check.

Where to begin ? Dana recommends the field trip. "Call a friend and invite her on a field trip to three different funeral homes." Explore our FCA-RI website and prepare a list of questions. When you visit the funeral homes, ask the same questions such as requesting an itemized price list (obliged by law), refrigeration, practices of embalming and no embalming, direct burial, package pricing, green burial knowledge, and cremation services. "Prepare, but don't prepay", advises

Continued on next page.

Dana. Many options exist beyond the traditional funerals including, graveside service and burial, memorial service, green burials, 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 and vaults. With regard to spreading ashes, each town has different guidelines that are listed under funeral laws in the state government website. Considerations for genealogy are also important. Is there a plaque to mark the location of the scattered ashes or green burial ? It's comforting to families to find graves as a link to their ancestors and the past. In Rhode Island we now have two green burial cemeteries, Arnold Mills in Cumberland and Swan point in Providence.

There's been a resurgence of home funerals for the benefit of providing a more personal service and returning to earlier traditions. One option may be to have a funeral home prepare the body followed by a home vigil. Home funerals provide a less formal environment where the family can spend more time with their loved one and engage in rituals such as anointing the body with oil, having a simple service or ceremony and reducing the cost. Death Doula's have become part of the palliative and hospice care team and assist in creating positive, empowering end-of-life plans including home funerals.

Legally you can designate a person to coordinate your end-of-life choices. Make up a "When I Go" folder and provide your designated person with your funeral directives. Let people know how you want to be remembered by selecting your favorite poems and hymns for the service. Take time to prepare this gift and provide guidelines for your loved ones of how you wish for them to honor your life.

There are several supportive books and websites available such as "Final Rights" by Josh Slocum. The FCA-RI has available a booklet "Before I Go.. You Should Know". Helpful websites include: Aging with dignity.org, Theconversationproject.org, and Prepareforyourcare.org

This year, the FCA-RI panel has held End-of-Life funeral planning sessions at the East Greenwich Library, Westminster Unitarian Church, East Providence Creative Learning Center, and the Jamestown Library.

FUNERAL PLANNING: Our next public presentation will be on Thursday May 16th at Cross' Mills Public Library 4417 Old Post Road, Charlestown RI 02813 at 6:30 PM

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- NOTES -

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Unsubscribe: If you no longer wish to receive mailings from the Funeral Consumers Alliance of Rhode Island, please let us know by sending an e-mail or using the enclosed envelope. Please remember to include your full name and address.