



# Funeral Consumers Alliance of Rhode Island

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## NEWSLETTER – AUTUMN 2019

### GREEN BURIAL AT SWAN POINT CEMETERY

We are pleased to report that we now have a second green burial cemetery operating in Rhode Island. On May 9th four members of your FCA Board attended the opening of "The Ellipse", Swan Point's new designated area for "green" burial. (See GREEN BURIAL below) Tom Goddard, Chairperson of Swan Point's Board of Directors, welcomed the many guests and offered some opening remarks. He was followed by the Reverend Doctor Anita Louise Schell who delivered an inspirational message. Candace Currie (Green Burial Council) then talked about how more and more cemeteries are now offering the option of green burial and explained the importance of having the cemetery 'certified' by the Council. Anthony Hollingshead, President of Swan Point, outlined the process they followed that allowed them to arrive at this opening event and recognized the people and organizations that helped to make it possible. He also explained the green burial process in more detail. Following the official program, guests were treated to a tour of the "Ellipse" where they could have all of their questions answered. The area has space 150 grave sites each of which can accommodate one full body or two sets of cremated remains.

For more information, see [www.swanpointcemetery.com](http://www.swanpointcemetery.com)

### GREEN BURIAL

Green (or natural) burial emphasizes simplicity and environmental sustainability. All components going into the earth must be biodegradable. The body is not prepared with chemicals such as embalming fluids. It is simply placed in a shroud or a casket made of wood or wicker, which must be held together with wooden dowels and non-toxic glues and free of toxic paints and varnishes. The grave site is allowed to return to nature. The goal is complete decomposition of the body and its return to the soil.

### THANK YOU !

Thank you to all of our members and friends who were able to send us a donation this year ! These gifts are our main source of funds and allow us to maintain our website, offer funeral planning presentations, publish the newsletter, and provide a telephone line for consumer inquiries. Donations are tax deductible and any size donation is appreciated.

### WEBSITE

Visit us anytime at:  
[www.funerals-ri.org](http://www.funerals-ri.org)





## END-OF-LIFE DOULAS

Reprinted from our Spring 2019 newsletter

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)

### 'THE ART OF DYING WELL' by KATY BUTLER

William Oehlkers, FCA-RI

When Katy Butler reached the age of 70, she began thinking about her final affairs. She said, "My wish is to die in my own bed, cared for by people I love, clean, comfortable and relatively free from pain." She has written about this wish and others in "The Art of Dying Well: A Practical Guide to a Good End of Life" published by Scribner. In preparing to write this book, she interviewed hundreds of people who have witnessed good deaths and hard ones. Here are some of her conclusions:

**HAVE A VISION.** How would you like to spend your last days? Whom do you need to thank or forgive?

**STAY IN CHARGE.** Be sure your physician knows what is important to you and is willing to carry out your wishes.

**KNOW THE TRAJECTORY OF YOUR ILLNESS.** Ask your doctor to sketch on paper how your illness will proceed. Will it be a slow gradual decline, a fall off a cliff or a series of ups and downs? Use this data to plan the future.

**ARRANGE FOR CAREGIVERS.** Who will be caring for you? Hospice? Relatives? Friends? Call in your debts.  
**THINK OF DEATH AS A RITE OF PASSAGE.** Accept the reality of death and plan for it rather than fight it.

## ON THE ROAD IN MAY

Your FCA Board members travelled to the libraries in Charlestown and West Warwick during the month of May to conduct sessions on end-of-life options. Both presentations were well attended.

### QUIDNESSET

On June 25th, responding to an invitation from a contact made by Bill Oehlkers, three members of your FCA Board (Ann, Bill and Janet) attended the Quidnesset Cemetery's Board meeting. Ann gave a presentation on Green burial. She stressed the importance for cemetery associations to prepare for green burial when doing future planning since more people are becoming interested in this option and are concerned about leaving an environmentally friendly green legacy as their final wish.

### DIE\$MART

Ann M. Porto, M.S., Psy.D. has summarized an important new article which reviews many of the procedures, forms and regulations required immediately after a death. This article is now available on our website on the 'Funeral Information' page.

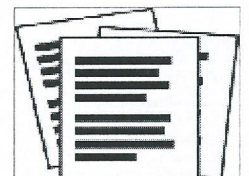
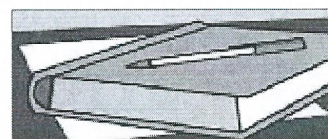
### PRICE SURVEY



**WATCH** for our new 2020 Funeral Home Price Survey to be published in January!

### SENIOR AGENDA COALITION

The annual conference is being held at the Crowne Plaza in Warwick on Friday November 1st. We will be there again this year. Please stop by at our exhibitor table and say hello! We will have lots of free material available.





## PREPAY YOUR FUNERAL ?

FCA-RI feels that it is usually not wise to pay ahead unless Medicaid requires you to 'spend down' your money to qualify for benefits. There are safer ways to plan ahead. You could 'prearrange' with a funeral home without prepaying or you could set up a 'payable on death' (POD) bank account. Deposit enough money to cover current funeral costs and let the accumulated interest cover any cost increase. With such an account, funds are released immediately after death without delay of probate. If however, you do decide to prepay, make sure (1) the plan allows for a refund if you decide to cancel, (2) your money is transferable to another funeral home if you change your mind or the firm goes out of business, (3) your money is in an insured bank account. Many states have inadequate laws protecting funds in prepaid plans. Be sure to obtain detailed documentation for your plan. While it is rare, there have been cases where funeral homes have mishandled prepaid funds (See BATTLE CREEK below).

### BATTLE CREEK

The state of Michigan has suspended the licenses of the Royal Funeral Home in Battle Creek and ordered it to close after more than eighty years in business due to allegations of irregularities in prepaid contracts. The state alleges that the funeral home failed to deposit about \$269,200 from 92 prepaid funeral contracts with an authorized escrow agent and also failed to maintain copies of the contracts. The state has given the establishment 60 days to assign existing contracts to someone registered for this purpose or to cancel the contracts and refund the money. In Michigan, using prepaid funds for personal use or failing to place the money in an escrow account can lead to felony charges with up to five years in prison and a \$5,000 fine.

### THE MUSHROOM SUIT

Actor Luke Perry who died unexpectedly in March was buried in an eco-friendly mushroom suit. The suit is embroidered with threads infused with mushroom spores and other microorganisms. After burial, the mushrooms digest the body as it decomposes and neutralize many of the environmental contaminants found in the body – including pesticides, preservatives, and heavy metals. (See Coeio.com)

### ANOTHER CHOICE

William Oehlkers, FCA-RI

For most people after death, there are two choices: burial or cremation. Composting of human remains is another option now available. It is now legal in Washington State where human remains can be turned into compost. Washington state's new law allows bodies to be placed in a receptacle along with organic materials like wood chips and straw to help speed up the natural transition of human remains into soil. This process was used in a study at Washington State University in which donated bodies were put in a rotating container and wrapped in organic material, then bathed in air warmed by microbes. The bodies decomposed after four weeks, producing one cubic yard of soil per person. The process has advantages over burial or cremation. Burial takes up land which is becoming scarce in cities. There is no need for a pricey cemetery plot, Cremation uses the same energy as the monthly home energy demands of an average American.

### FUNERAL CONSUMERS ALLIANCE OF RI

#### FINANCE

Balance 1-1-2019	288.92
Receipts	529.00
Expenditures	346.56
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Balance 9-1-2019	471.36

#### BOARD

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

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See 'Recomposition' in our Spring 2019 newsletter online at [www.funerals-ri.org](http://www.funerals-ri.org)

----- For more on this subject !



## THE FREE-FORM FUNERAL

William Oehlkers, FCA-RI

This is not your grandfather's funeral. Today there are many ways to say goodbye. In addition to the rise in cremations, memorials are taking place in non-traditional settings: backyards, aboard a boat, atop a mountain. One family held a memorial in Dad's favorite restaurant with spaghetti, meatballs and dad's favorite beer on the menu. Another family arranged for a motorcycle hearse to bring the casket from the funeral home to a hanger at the local airport where they had a memorial with a eulogy by an individual who had interviewed family and friends about the deceased. One family gathered in the funeral home for a ceremony that included playing the song, "It had to be You". Later the family gathered to spread the ashes of the deceased on the father's farm. Later the family gathered to plant a tree on the site

Those arrangements may not be what you had in mind. Perhaps you were thinking of a traditional funeral with a wake, church service and burial in a cemetery. The important thing is that your final affairs reflect what is important to you, that you plan and let your survivors know your wishes: traditional or free-form.

### WHAT COULD HAVE BEEN DONE ?

In a Providence Journal column by Amy Dickinson, a writer complained that when her husband died after a three year illness, she wanted a simple funeral and cremation. A mother and stepmother thought otherwise and arranged for a funeral that cost more than \$20,000 and then said they couldn't help with the bill. What could have been done ?

- ② The husband could have authorized a specific individual, such as his wife, to make the arrangements for the funeral. Forms are available for this purpose such as the Rhode Island Funeral Planning Agent Designation Form.
- ② The husband and wife could have discussed his wishes, put them in writing, and shared them with significant family members such as the mother and stepmother.
- ② The widow could have visited funeral homes during the husband's illness and received a General Price List which spells out the prices for all services provided by the funeral home and discussed this with her husband.
- ② The wife could have refused to sign any contract with the funeral home that did not accord with this husband's wishes.

Yes, discussing funeral plans with a person who is terminally ill can be difficult, but it is even more difficult to fail to plan ahead and then have to deal with the unfortunate outcome.

## AROUND THE WORLD

Do-It-Yourself Coffins

William Oehlkers, FCA-RI

In a trend that began in New Zealand individuals are joining clubs which spend their time together building coffins, humble wooden boxes. Members start by selecting a coffin style, measuring and sawing the wood, gluing the components together and in some cases decorating or painting the exterior. The clubs are more than a woodworking class but serve as therapy for individuals who dread death. Recently, clubs have sprung up in Australia, the United Kingdom and the United States. A new club, the *Cleveland Community Coffin Club*, will open later this year. David Giffels, has authored a book, 'Furnishing Eternity', in which he describes his five year effort to make his own coffin that now stands in the hallway next to his bedroom. He has tried it on for size and said that when you put yourself in that space, you realize how small you are. Is anyone in Rhode Island interested in forming a coffin club ?



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



## 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  
East Greenwich, RI 02818

Be sure to specify **ENGLISH** or **SPANISH** !

## ESTATE PLANNING

As outlined in the September issue of the AARP Bulletin, these are four documents **YOU REALLY DO NEED.**

### ① WILL

Dictates the fate of your assets after your death (unless they're covered by other documents, such as an IRA beneficiary form or a living trust).

### ② LIVING WILL

Informs loved ones and professionals about the medical treatment you want if you can't speak for yourself.

### ③ DURABLE POWER OF ATTORNEY FOR HEALTH CARE

Designates who can make medical decisions for you. It's often paired with a living will.

### ④ DURABLE FINANCIAL POWER OF ATTORNEY

Allows someone you choose to make financial decisions for you, (Many brokerages and other financial institutions require customized versions.)

## NOW IN SPANISH

The pamphlet "How to Pay for a Funeral" is now available in Spanish and is **FREE** upon request !

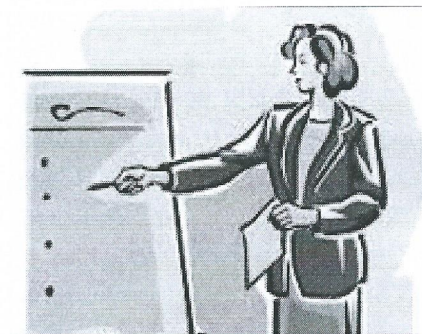
## DID YOU RECEIVE OUR FULL COLOR 9-PAGE SPRING NEWSLETTER ?

If not, it's probably because we don't have a valid e-mail address for you. The Spring Newsletter was an e-mail only issue. Be sure to check your Junk or Promotions folders. To receive your copy, just send us an email request ! The Spring issue is also available on our website.

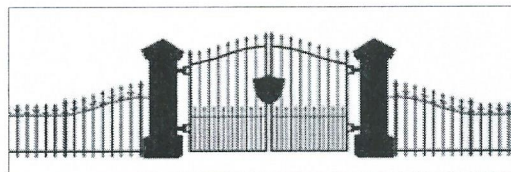
## NEW PAMPHLET

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

To invite a speaker from FCA-RI to offer a Funeral Planning session at your location, call 401-884-1131 or e-mail us at [fca-ri@cox.net](mailto:fca-ri@cox.net).



Our November 2nd presentation (See other side of page) was made possible in part by a grant from **THRIVENT FINANCIAL.**



THE MISSION OF THE FUNERAL CONSUMERS ALLIANCE OF RHODE ISLAND IS TO PROTECT THE RIGHT TO CHOOSE MEANINGFUL END-OF-LIFE OPTIONS. WE EDUCATE CONSUMERS, PROVIDE STATE-WIDE PRICE INFORMATION, AND SUPPLY RESOURCES AND ENCOURAGEMENT FOR PREPLANNING.

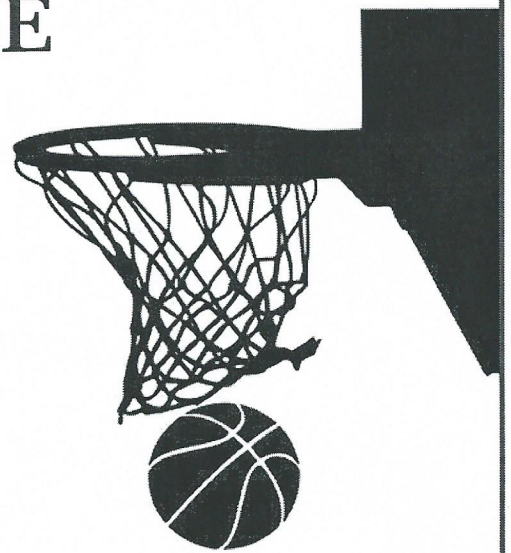


# THE FINAL FOUR

## 4 APPROACHES TO THE END OF LIFE

- \* Traditional Funeral
- \* Cremation
- \* Body Donation
- \* Home Vigils & Green Burial

Q & A to follow presentation



**SATURDAY NOVEMBER 2, 2019**  
**2 - 4 PM**

Rochambeau Library  
708 Hope Street, Providence RI

Refreshments  
Free Admission & On-street Parking



Sponsored by

**THE FUNERAL CONSUMERS ALLIANCE OF RHODE ISLAND**

Protecting Consumers' Rights to Choose Meaningful and Affordable Funerals