



# Funeral Consumers Alliance of Rhode Island

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## NEWSLETTER – AUTUMN 2020

Dear members and friends of The Funeral Consumers Alliance of Rhode Island:

At this time of year we would ordinarily be inviting you to our Annual Meeting. However, during this time of the pandemic, for the safety of all of us, we are planning a virtual meeting to be held on Saturday January 9th at 11:00 AM. The meeting will be held on Zoom. The instructions on how to participate and meeting details will be sent to you in the near future. The meeting will present an overview of funeral and end-of-life planning with particular attention to the challenges of covid-19. We will also want to provide time to answer questions you may have during this extraordinary time.

### FUNERAL RULE REFORM 2020: FCA's SUBMISSION TO THE FEDERAL TRADE COMMISSION

Every ten years, the Federal Trade Commission reviews the "Funeral Rule" for possible reform. The rule requires funeral homes to give consumers printed price lists (when they visit in person), give quotes by phone, allow consumers to pick item by item (mandatory packaged funerals are not permitted), and more.

The 36-year-old Rule, however, is in need of updating. Along with a coalition of local Funeral Consumer Alliance groups, Consumer Federation of America, Consumer Reports, Consumer Checkbook, and others, we're asking for substantial reform. The most important change? We'd like the FTC to require funeral homes to post their complete price and service lists on their websites. FCA and Consumer Federation of America studies indicate that only about 25 percent of American funeral homes disclose the prices for their services online.

Our comprehensive submission to the FTC asks the Commission to amend the Funeral Rule to:

- Require funeral homes to put their General Price Lists on their websites
- Require funeral homes to include the actual cost of cremation (from a third party crematory) within the funeral home's advertised price for cremation services.
- Eliminate the "non-declinable" fee for the basic services of funeral director and staff; the one fee consumers may not decline
- Eliminate the Funeral Rule Offender Program. This program to re-educate funeral homes who fail undercover shopping tests by the FTC is run by National Funeral Directors Association, which is a conflict of interest. The terms of the program also keep the names of scofflaw funeral homes out of the FTC's press releases. We believe the public has a right to know.

To read our entire submission, go to: (<https://funerals.org/wp-content/uploads/2020/06/2020-June-FCA-Final-Submission-to-FTC-Funeral-Rule-Review.pdf>)

Publication of this newsletter was made possible in part by a grant from Thrivent Financial and by donations from members and friends like you. Thank you !



## A BOOM TIME FOR DEATH PLANNING

New York Times

The pandemic has drawn new business to start-ups that provide end-of-life services.

'Cake' is a free service that catalogs users' end-of-life wishes, instructions and documents. It also provides a "trusted decision maker" form that appoints trusted individuals to make decisions for an incapacitated individual. It asks questions, such as: Do you want to be cremated? Where should the ashes be scattered or contained? Making such decisions can give the individual control, knowing that it would ease the burden on the family if the worst happened. It would be easier for people around the deceased to know what that individual wanted.

Since the Covid-19, even young adults are thinking about their mortality and becoming more comfortable talking about it. Companies like 'Cake' are not trying to take advantage of the coronavirus but are creating new forms and content on how to plan for death, honor the nearly dead and grieve virtually.

Even corporations are getting into the act. The thinking is that access to end-of-life services can make people happier and more productive at work.

The goals in all this is to personalize our deaths like we do with other important events in our life and feel a little more in control of life's greatest uncertainty.

## SHOULD FUNERAL HOMES BE REQUIRED TO POST PRICES ONLINE ?

New York Times

The FTC is considering updating a decades-old rule to offer uniquely vulnerable customers greater transparency.

The coronavirus pandemic may help push the funeral business into the internet age.

Funeral homes must give a detailed price list to anyone who requests one in person, but they aren't required to post prices on their websites.

Consumer advocates and members of the public are urging the Federal Trade Commission, which is reviewing its 1984 funeral rule, to make online pricing mandatory.

They're also seeking other updates, such as rewriting language used in the price lists, to clarify when embalming is required by law; in many cases, it isn't.

The rule, adopted to protect consumers from unfair and deceptive practices, also requires funeral homes to answer questions about prices over the phone.

"Had it been written in the internet era, online pricing would have been mandated," said Joshua Slocum of the Funeral Consumers

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## PLANNING A FUNERAL DURING A PANDEMIC

Reprinted from our Spring 2020 newsletter

- === Construct a list of less than ten people who will take part in the memorial in person. Check the restrictions in your area in regards to "social distancing". They are different depending on where you live. Follow the local guidelines.
- === If the funeral is pre-planned, go through the plans and make note of everything that may need to be adjusted. The rules in place during the pandemic may make it harder or impossible to follow through with some of the plans.
- === Access an app such as zoom or use other streaming capabilities to connect with loved ones who cannot be there in person. This will allow those who would have attended to still be a part of the service and be able to grieve together.
- === Create a program and send it to friends and family electronically.
- === Create a group online via Facebook or some other medium that will allow people to write memories. They can post pictures with the loved one. Write a letter to tell them how much you love them. It is a great place to share their feelings on the death. This will allow people to grieve together even though they may not be able to be in each other's presence.

'The Conversation Project' is dedicated to helping people talk about their wishes for end-of-life care. They have developed a free new guide specific to Covid-19 that can be downloaded from their website. They also have some important additional resources for dealing with the stress and other issues of this crisis. Go to : <https://theconversationproject.org/covid19/>

## VIDEOS FROM THE RECENT FCA ONLINE CONFERENCE

Four recorded live events are now available free for you to view. To access the recordings go to: <https://funerals.org/conference-2020/>

1. **A turning point in consumer protection: reforming the Federal Trade Commission's Funeral Rule**, Josh Slocum, FCA Executive Director
2. **Distance Grieving: Ritual and Connection When We Can't Be There In Person**, Sarah Jane Lambring, FCA President
3. **African American Undertaking: History, Burial Rights and Deathwork**, Dr. Kami Fletcher, associate professor of history at Albright College
4. **The Grief Dialogues: Two live plays**, Elizabeth Coplan, Playwright and Past President of People's Memorial Association

### LEAVING A GREENER LEGACY

The November issue of Rhode Island's Natural Awakenings magazine will contain an article on the reemergence of the death doula. It also talks about Ann Porto's work as an assistant to the doula. You can pick up a free copy at local <https://rinaturalawakenings.com>

### ANN'S INTERVIEW

Our own Ann Porto PsyD was interviewed on Dreamvision 7 Radio. Topics such as "Leaving a Greener Legacy", home vigils, preplanning and environmental end-of-life burial were discussed. Use this link to access the podcast :

<https://dreamvisions7radio.com/natural-burial/> then click on The Story Walking Hour with Wendy Fachon to hear the show "Leaving a Greener Legacy: Choices for Natural Burial". There, Wendy will take you for a story walk hunting for hearts through Glenwood Cemetery. Following the story walk you will hear Ann's interview where she talks about FCA's role as educators and consumer advocates and about the growing trend toward 'green burial' and concern for the environment.



### GREEN BURIAL IN RHODE ISLAND

There are currently two cemeteries in Rhode Island that offer green burial services. Swan Point in Providence and Arnold Mills in Cumberland.

### VIRTUAL PRESENTATIONS

Since Covid-19 has prevented us from holding in-person presentations, we have been hard at work developing a session that we can offer via 'Zoom'. We can present this free to the public at libraries, schools, hospices, day care centers or any group interested in learning how not to take their final wishes to the grave ! You may contact us at (401) 884-1131 or by email at [fca-ri@cox.net](mailto:fca-ri@cox.net)

### SHOULD FUNERAL HOMES BE REQUIRED ...

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Alliance, a non-profit group that promotes transparency. Visiting funeral homes for price lists was burdensome even before the virus outbreak, but it has put the need for change in sharp relief, Mr. Slocum said. Online pricing, he said would allow families to consider their options and compare prices in the safety of their homes, without feeling pressured.



are always welcome at FCA of Rhode Island. Contact us at 401-884-1131 or [fca-ri@cox.net](mailto:fca-ri@cox.net)

Classrooms at any mortuary school confirm an industry trend: women are outnumbering men in choosing a career in funeral service. But, they have faced one big challenge in the job search that follows. Employers appreciate a woman's empathy and attention to detail but question whether she can handle the physical demands involved. Responsibilities can include dressing bodies, lifting them on to prep tables, lifting caskets in and out of shipping trays etc. Today, however, many types of lifts have been developed which enable a woman to handle these responsibilities. These products eliminate the need for several people to be involved in a process and bring efficiency to a funeral home, whether or not women are employed there.

### HOW MUCH SHOULD A HEADSTONE COST ?

from a Oct 2019 article by writer Sarah Kessler

The average overall cost of a headstone is about \$2,000. The color and finish can raise or lower the cost significantly. The most obvious cost is the stone itself. The two primary options are granite and marble with the most common being granite. Different colors come from various locations around the world, so the color affects the price. More exotic stone has to be shipped and taxed. Marble is more expensive, but many people prefer it because of its polished appearance. Marble headstones weather more quickly so there is an upkeep cost to consider also. Engraving costs about \$20 per letter with the average totalling about \$500. Some consumers choose an engraved plaque rather than etching directly on the stone. This costs about \$200. Then there is the cost of installation (between \$150 and \$450). If a concrete base is required, the cost is extra. Headstones are very heavy and you want to be sure the stone sits correctly and stays in place for the long term. Hiring a professional installation team is recommended. Although headstones are made of sturdy material, they still require maintenance - figure up to \$170 for a cleaning. As with any purchase, plan ahead so you can price shop without being rushed. You might not have the time and energy for this task when grieving for a loved one.

Unlike funeral homes, cemeteries are not required by law to give you a printed price list before you buy, and no federal regulations give cemetery customers the right to buy only the services and merchandise they want. Buying burial rights at a cemetery can be a complicated and costly process. When you buy a grave, you haven't actually bought a piece of property. You've bought the right to be buried in a particular space, whether a full-body grave, niche for ashes, or a mausoleum crypt. Before choosing any cemetery, consider the convenience of the location, and whether it meets your family's religious requirements. Check with friends for recommendations and check online for any complaints. Get a printed price list for all goods and services. Review the contract and ask for a copy of the rules and regulations. Pay particular attention to the type and size of monuments that are allowed, since the cemetery can refuse to accept one deemed inappropriate. Also check the cemetery's restrictions of grave decorations. Most cemeteries will prohibit glass items, and some do not allow toys, statues, shrubs, fencing, etc. Prices vary widely around the country, but you can expect to pay at least \$2,500 for a full-casket burial. For more information, request our "Guide to Cemetery Purchases".

### APPOINTMENT OF AGENT

If you are concerned that your next-of-kin might not follow your wishes about disposition of your body, you can designate another person as your agent to carry out your wishes. The Rhode Island Funeral Planning Agent Designation Form may be found online at:

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

**URNS:** You cannot be required to purchase an urn from a funeral home. You may supply your own or use the plain container in which the ashes are returned from the crematory. This cardboard or plastic container is perfectly adequate for burial, shipping, storing, or placing in a columbarium.

## OUR MISSION

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.

## DONATIONS



Please consider a donation to FCA-RI. 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. The Funeral Consumers Alliance of Rhode Island is a 501 (c)(3) non-profit organization. Donations are fully tax-deductible and any size donation is welcomed,

### DID YOU RECEIVE OUR FULL COLOR 12-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 a copy, just send us an e-mail request ! The Spring issue is also available on our website,

### 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

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

It is BIG, with 30 pages to record everything significant price savings by buying online direct from your preference for burial or cremation a manufacturer. As with any purchase, shopping around and making an educated decision will make a family feel confident in their purchase.

TO ORDER: Send your check for \$15.00 per copy to: FCA-RI Attn: Treasurer

80 Rogers Avenue  
Barrington, RI 02806

Please specify whether you want the English or Spanish version !

### WEBSITE

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.

### CASKET RETAILERS

Caskets have been one of the most expensive parts of many funerals. Recently, direct-to-consumer casket sales are becoming more popular. Under the Federal Trade Commission's Funeral Rule, consumers have a right to buy a casket from one of the 'casket retailers'. For more information on the subject, see the July 6th blog on the National FCA website (<https://funerals.org>). It tells the story of a new entrant into the field 'Titan Casket' (<http://titancasket.com>). The article provides examples of the price differences you might expect to see for five major casket categories. There can be significant price savings by buying online direct from a manufacturer. As with any purchase, shopping around and making an educated decision will make a family feel confident in their purchase.

### PLAN AHEAD

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 you may not have wanted !!

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

## BECOME A MEMBER

We are run solely by volunteers and have no attachment to the funeral industry or any religious group. Membership is open to everyone !

Please complete and mail this form to: FCA of Rhode Island

Attn: Treasurer

80 Rogers Avenue

Barrington, RI 02806

( ) \$25 - Individual membership

( ) \$50 - Couple's membership

( ) \$\_\_ - Additional contribution to support consumer education programs

Date: \_\_\_\_\_ Name: \_\_\_\_\_

Address: \_\_\_\_\_

e-mail: \_\_\_\_\_ Telephone: \_\_\_\_\_

### JOIN FCA-RI TODAY ^^^^

- Members receive:
- the Spring & Autumn FCA-RI newsletter
  - our funeral home price survey
  - invitations to our annual meeting, educational workshops, and programs featuring guest speakers of interest
  - various pamphlets and a directory of FCA affiliates across the USA
  - the satisfaction of helping to support a national organization dedicated to educating consumers on end-of-life choices and protecting their rights to choose meaningful and affordable funerals
  - the opportunity to purchase our "Before I Go ... You Should Know" end-of-life planning kit



### THE LIVING COFFIN

Bob Hendriks, a bio-designer from the Netherlands has designed an eco-coffin made of fungi which decomposes much faster than the traditional wooden coffins. The key ingredient of his coffin is mycelium, which provides trees with nutrients from the body of the person who died. The nutrients allow a tree to thrive and become one with the deceased, enabling the essence of the person to entwine with the life force of the tree. It's said to be a more realistic perspective on the cycle of life.



### SOME ADVANTAGES OF PLANNING AHEAD

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 will be stimulating family discussion, sharing, and decision-making.