



Funeral Consumers Alliance of Rhode Island

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www.funerals-ri.org

NEWSLETTER – AUTUMN 2021

FEMA TO REIMBURSE THE COST OF COVID FUNERALS

Congress passed a law earlier this year directing FEMA (the Federal Emergency Management Agency) to reimburse Americans up to \$9,000 for the cost of funerals when a death is attributed to Covid-19. Complete details of the program are explained on FEMA's website. A few details are noted below:

Q: Who will qualify to have their funeral costs reimbursed ?

A: Only those families/persons who experienced a death that was caused by Covid. Covid must be explicitly listed on the death certificate as the cause of death.

Q: Did the death from Covid have to occur within a certain time frame to qualify ?

A: Yes. The death must have occurred on or after January 20, 2020. It appears that the program will be available for Covid deaths throughout 2021 and beyond.

Q: Will FEMA advance me money up front to pay for a Covid death funeral ?

A: No. Do not contract for a funeral that you cannot afford, assuming that you'll get a grant to pay that funeral in time. You will have to pay for the funeral first, in any case.

Q: How much will FEMA reimburse ?

A: Up to \$9,000. But there are discrepancies in the legislation's language as to the amount. So, it's somewhat uncertain.

NOTE: FEMA will NOT reimburse funeral costs that you have already found money to pay for. For example, if you had a life insurance policy that covered part or all of the cost, or if you did a fundraiser to help pay for the funeral, you will not be reimbursed by FEMA for the money from the insurance or the fundraiser.

Q: What agency should I call to start my application ?

A: You must call FEMA's dedicated line, 844-684-6333. Application must be by telephone.

Q: What should I do to prepare for filing my application ?

A: We suggest that you gather the following. This is advice based on our experience, but we do not know for certain what documentation FEMA will require.

- + A certified copy (not a photocopy, an official document from the vital statistics office in your state) of the death certificate. Remember that Covid must be explicitly listed as the cause of death.
- + A copy of the complete funeral contract, itemized bill, and documentation of any payment you made on that bill. For example, canceled checks, credit card statements, etc.
- + Documentation of any and all sources of money you received that helped you pay for some or all of the funeral. This includes things like receipts showing your fundraising total, or copies of any payments the deceased's life insurance made toward the funeral.

2021 ANNUAL PRESENTATION

This year's annual presentation will be held on Saturday November 6th at the North Providence Union Free Library, 1810 Mineral Spring Avenue, North Providence, RI beginning at 2:00 PM.

"It's Not Your Grandparents Funeral Anymore !"

Our guest speaker this year will be Joshua L. Slocum, FCA's Executive Director.

Joshua Slocum joined the FCA staff in 2002 and became executive director in 2003. He has appeared as an expert commentator on funeral issues in national media such as '60 Minutes' and the New York Times. On behalf of FCA's nationwide federation of consumer information groups, Slocum has testified before Congress and helped to draft federal and state statutes protecting funeral consumers.

Slocum co-wrote, with Lisa Carlson, "Final Rights: Reclaiming the American Way of Death. (2011, Upper Access Publishers.) "Final Rights" combines a journalistic investigation of the funeral industry and how consumers navigate it with practical information on how to avoid funeral fraud and financial exploitation.

Funeral Consumer Alliance's recent public policy work in conjunction with the Consumer Federation of America produced several national surveys of funeral home price disclosure policies, and led to the organizations petitioning the Federal Trade Commission to require funeral businesses to disclose their prices online.

We hope you will attend the presentation. You can help us advertise the event by posting the enclosed poster at one of your local area businesses !

SENIOR AGENDA CONFERENCE & EXPO

If the Senior Agenda Coalition Conference & Expo is held as scheduled at the Crowne Plaza in Warwick on Wednesday October 27th, the Funeral Consumers Alliance of Rhode Island will have an exhibitor table at this event. If you are attending the event, be sure to stop and visit us at our table.

THANK YOU

Our November 6th presentation and the publication of this newsletter are made possible by donations from our members and friends and by a grant from Thrivent Financial.



are always welcome at FCA-RI. Call 884-1131 or email us at fca-ri@cox.net

Visit is anytime at:
www.funerals-ri.org

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.

IT'S NOT YOUR GRANDPARENTS' FUNERAL ANYMORE

The RI Funeral Consumers' Alliance invites you to our Annual Presentation with

JOSHUA SLOCUM

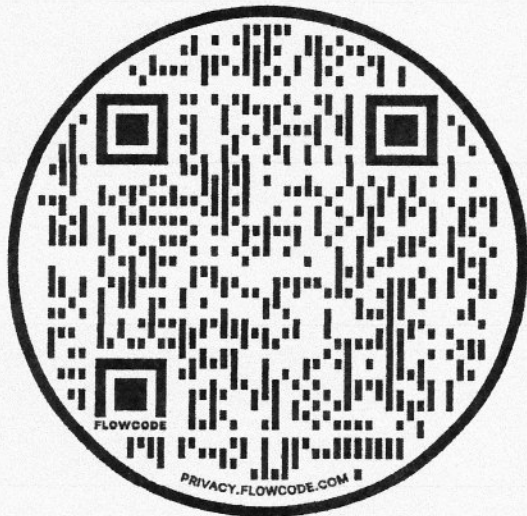
Author and Executive Director of the National Funeral Consumer's Alliance

A uthored with Lisa Carlson

Final Rights: Reclaiming the American Way of Death

WHEN: Saturday, November 6, 2021 @ 2:00PM

Eastern Time (US and Canada)



REGISTER NOW!

IN PERSON ATTENDANCE

North Providence Union Free Library

1810 Mineral Spring Ave., North Providence, RI

ATTENDANCE VIA ZOOM

Registration is Required for Zoom attendance.

THE PROGRAM WILL INCLUDE

- End of life options gaining popularity
- Preparing for end of life issues in these unprecedented times
- National issues regarding funerals since the pandemic

TO REGISTER

Scan the QR code with your phone, click on the Register Now button or Copy the ZOOM Link below into your browser.

<https://us02web.zoom.us/meeting/register/tZwod-ugrT4qH9Y4nqK4pJYrMKmTF5VFup-->

Free Admission & Parking

The Funeral Consumers Alliance of Rhode Island is a non-profit organization protecting the consumers' rights to choose meaningful and affordable funerals.

Find our most recent Newsletter on our website: <https://www.funerals-ri.org>

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This program was supported in part with a grant from Thrivent Financial

THE ENVIRONMENTAL TOLL OF CREMATING THE DEAD

from a recent National Geographic article.

Cremation is marketed as a more environmentally friendly option than traditional embalment and casket burial. That along with economic considerations is driving its increase in popularity.

While it's true that cremation is less harmful than pumping a body full of formaldehyde and burying it on top of concrete, there are still environmental effects.

Cremation requires a lot of fuel, and results in millions of tons of carbon dioxide emissions per year. The average cremation takes up about the same amount of energy and has the same emissions as two tanks of gas in an average car.

In India, Hindus cremate relatives on open-air pyres. This requires cutting down millions of trees and contributes to air and water pollution since these pyre cremations normally occur near water.

In the U.S., cremation happens indoors at crematoriums. Most facilities have scrubbers or filtering systems that burn and neutralize pollutants like mercury. But the systems do not neutralize the CO2 generated by cremating a body, including the gas generated as a by-product of heating the body to 1,200 degrees Fahrenheit. One cremation produces about 534.6 pounds of carbon dioxide. That would project to 360,000 metric tons of CO2 emissions from US cremations each year.

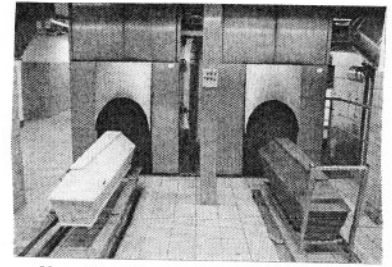
For those who don't want to use up so much fuel or release so much carbon dioxide, other options are becoming more appealing:

Alkaline hydrolysis (a.k.a. water cremation or aquamation) is now legal in at least eighteen states. The body is dissolved in water and the process has about one tenth of the carbon footprint of conventional cremation.

Recomposition (a.k.a. corpse composting) converts the body to useful soil and is now legal in the state of Washington.

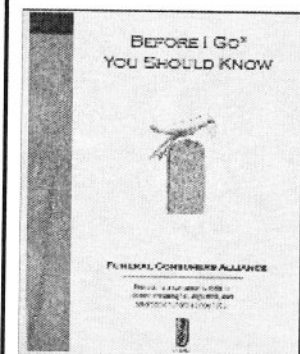
Green burial (a.k.a. natural burial) is legal across the U.S. The body is allowed to decompose in the ground without added chemicals, concrete, or synthetic materials.

People all around the world are seeking greener end-of-life options !



BEFORE I GO, YOU SHOULD KNOW

Our comprehensive end-of-life planner is now available for \$15 in either English or Spanish. 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
- how to close down your social media accounts

TO ORDER: Send your check to:

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

Be sure to specify English or Spanish version !

Thank You
for Your
Support!

FCA-RI memberships are all lifetime memberships. We depend on members generosity to allow us to:

- publish our newsletter
- provide a Funeral Home price survey
- maintain a telephone line for consumer inquiries
- hold group presentations with guest speakers

Please consider making a donation to FCA-RI. You may send a check using the enclosed envelope or use the 'Donate' button on our website's Home Page to donate by credit card. 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.

Thank you !

NATURAL BURIAL: THE FINAL JOURNEY

Bill Oehlkers - FCA-RI

As readers of this newsletter have noticed, green burial is receiving much attention and deservedly so. A recent online document, "Natural Burial: The Final Journey" presents a six session Bible study on this subject. Even if you are not religiously inclined, (This Bible study was developed by Lutherans), an accompanying piece is a funeral planning guide that deserves attention. It is one of the most thorough guides for this purpose that I have seen.

It emphasizes the important role of green burial (which it prefers to call natural burial) but leaves room for other preferences in planning final affairs. Some sections in the guide take on a Lutheran bent but can be readily adapted for those of a different religious persuasion or to those who have no particular religious interest.

It is free and available online. Simply type "Natural Burial: The Final Journey" in the search bar. I highly recommend this planning guide and intend to print it out and complete it in planning my own final affairs.

WHY GREEN BURIAL

Bill Oehlkers - FCA-RI

Many people who have chosen green burial do so to protect the environment. It eliminates embalming, costly caskets of wood and metal and the cement liner. Recently, some have suggested that green burial can have a spiritual meaning as well. In a recent article in the Christian Century, Beth Hoeltke suggests that we have become "afraid of death and can't bear it in our presence. The first task we take after a loved one has died is to call the funeral home and have them move the body. They are cared for by a complete stranger."

A green burial can involve the family in a more personal way: washing and dressing the deceased, laying the body clothed in a shroud in the ground and covering it with dirt. "It's a really beautiful experience. And I know that sounds crazy, but I've seen the beauty of what can happen," said Hoeltke. "I think the loss that you deal with after a loved one dies becomes a little easier in a sense because that reality of death is in front of your face. When society takes death out of the picture of life and hands it off to someone else, we're missing that beautiful connection in the ability to love our loved ones through death."

Hoeltke sees a connection between Christian baptism and burial. In both, special clothing is worn, and the family gathers around to care for the individual. "If you take that theme of baptism into burial, we are repeating the process again. We care for them and wash them, and we bring them full circle."

Death doulas can help. They can prepare the body for burial. These doulas could help the grieving deal with their spiritual needs as well.

Green burial can demand more work for the family. In addition, green burial space must be provided. Despite these challenges, green or natural burial is growing in popularity and adds a spiritual dimension to the event as it encourages family participation.

AN END-OF-LIFE OPTION GROWING IN POPULARITY

from a U.S. News and World Report article by Adina Solomon

As the green burial movement has questioned the energy and resources required for disposition of a body by burial or cremation, another option has emerged: dissolving a body in water, or alkaline hydrolysis.

A body is submerged in a solution of heated water and lye. After a matter of hours, everything but the bones dissolve into a liquid made up of water, salt and other components safe enough to go down the drain. The remaining bone fragments can be crushed into ash for scattering, burial or memorialization. Body donation programs such as at the Mayo clinic have long used this process.

If it isn't available already, alkaline hydrolysis could soon arrive in a funeral home near you. At

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AN END-OF-LIFE OPTION GROWING IN POPULARITY

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least twenty states have already legalized the process. However, casket companies and the Catholic church have tried to halt it's legalization.

People are increasingly turning away from burial and want to find other options. Funeral homes want to offer more choices to consumers, plus alkaline hydrolysis has a lower price tag than cremation.

Cremation is more popular than ever, but crematories are less popular. No one wants to live next to one, so obtaining approval to build a new crematory is difficult.

IS A DEATH DOULA PART OF YOUR END-OF-LIFE PLANS ?

Amanda Herpoel FCA-RI

Death Doulas aren't new. As long as there have been people dying there have been companions there to comfort the dying. What is new; however, is the rise in the return of the death doula and making it a business.

Ok, so what is a Death Doula ?

A Death Doula is someone who offers non-medical support to the dying. There are a wide range of functions a doula might do, but some of them may include navigating end-of-life planning paperwork, sitting vigil with the dying patient, offering respite services for the caregivers and offering assistance with funeral or memorial planning. I like to think of Death Doulas as people who are able to hold the space for the dying person as well as for those who are grieving the anticipated death. This means allowing the full range of human emotions, while also allowing the dying person to openly discuss their feelings, thoughts and fears about dying.

In recent years with the rise of the "Death Positive" movement, Death Doulas have risen as well. These are people who want to see deathcare return to more community-centered care, and to remember that death is a natural part of the life cycle. We have feared death for too long. It has been made too sterile for too long, and now, having seen what the pandemic has done to families, doulas are rising faster than ever because our society has turned a blind eye to mortality and when it hits-it hits HARD and it feels scary and lonely and death doulas know that it doesn't have to be that way.

A doula is a great person to have on your team as you consciously plan your death. These are your cheerleaders; your advocates. When your family doesn't understand why you want a home funeral, your Doula will do the heavy lifting of explaining it to them and encouraging your wishes.

Home health care is becoming increasingly popular and with more than 80% of people over the age of 50 in 2010 reporting that they want to stay in their current home as long as possible, it's no wonder why. During this twilight period why not allow the process to be holistic ? Why not have a guide there to help with legacy projects, encourage hard conversations and to help create the most healing transition possible both for the dying patient and for those of us left behind ?

If you are currently thinking about your own mortality, and would like some guidance on where to start, the Funeral Consumers Alliance of Rhode Island can help. Consider attending our presentation at the North Providence Library on November 6th (See the enclosed flyer).

FREE PAMPHLETS AVAILABLE FROM FCA-RI

How to Choose a Funeral Home

Should you prepay for your Funeral ?

How to Pay for a Funeral (English or Spanish version)

Organ and Body Donation

How to Arrange a Home Funeral

Green Burial: An Environmentally Friendly Choice