

Funeral Consumers Alliance of Rhode Island

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NEWSLETTER – AUTUMN 2022

RETAIL CASKETS – WHAT'S LEGAL

from an article in the Spring 2022 National FCA Newsletter

Want to know your rights when buying a casket from outside a funeral home? Are you curious to know what funeral homes are allowed to do, and what they're not allowed to do, when it comes to third-party caskets? Consumers, FCA volunteers, and retail casket-sellers frequently ask for advice about this subject.

The Basics:

Under the Federal Trade Commission's "Funeral Rule", consumers have a right to buy a casket from outside the funeral home. In turn, funeral homes are not allowed to charge a "handling fee" for accepting outside merchandise. FTC staff advisory opinions also say: (1) Funeral homes may not require the customer to be physically present when the casket is delivered. (2) Funeral homes may not refuse to sign a delivery receipt for third-party caskets. (3) Funeral homes may not charge a fee to store a third-party casket ahead of an 'at-need' funeral (that is a funeral that's going to occur in the immediate future). (4) Funeral homes may not charge customers a fee to dispose of packaging material surrounding third-party caskets. (5) Funeral homes may not refuse the use of their equipment--such as a gurney called a 'church truck'--to move the third-party casket. It's also illegal for funeral homes to simply refuse an outside casket.

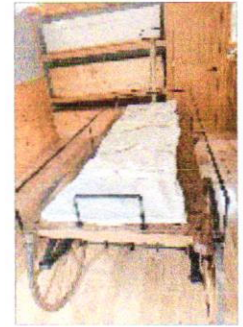
How to know if the funeral home's treatment of a third-party casket is legal:

The Funeral Rule requires funeral homes to treat third-party caskets in the same manner they

(Continued on the next page)

FIELD TRIP

Four members of your FCA-RI Board took a field trip to Prudence Island to tour Prudence Memorial Park, the first exclusively green cemetery in Rhode Island. (See article on pg 3). Robin Weber spent considerable time with us showing us the green burial grounds as well as the two recent interments. (See pictures below). We are pleased that Robin has agreed to be a speaker at our November 5th meeting where you will be able to learn much more about this cemetery which has been certified by the Green Burial Council.



THANK YOU

Thank you to all members and friends who were able to send us a donation this year! Your gifts are our main source of funds and are greatly appreciated.

RETAIL CASKETS

(Continued from previous page)

treat caskets that the funeral home buys wholesale and sells itself. For example, say a funeral home has a rule that they only accept delivery of third-party caskets between 10am and 3pm. Is this legal? If they apply the same rule and hours to their own suppliers, then it is legal. The difficulty is that it's hard or impossible to prove whether the funeral home applies the rule equally.

The Workarounds:

Some funeral homes try to find ways to bend the rules. They might inflate the itemized price of services, then low-ball the price on those services when they're in a package that includes a casket. For example, if you want services that total \$3,000 when bought item by item. Say you buy a third-party casket. The funeral home shows you a package of all the services you want for only \$2,000. But the catch is you have to buy the funeral home's casket. Some also might refuse to allow use of the funeral home's dumpster to dispose of the packaging surrounding a third-party casket. They might also refuse to help unload a third-party casket from a delivery truck. Scott Ginsberg of discount retailer Titan Casket says "They should just bend over backwards to help someone on the worst day of their lives." He adds that the great majority of funeral homes treat his customers well. But the small minority that don't can frustrate a family on a very bad day. Informed customers will have a better experience, he says, and they'll save money.

EMBALMING

Embalming is almost never "required". Funeral Homes want you to pay for embalming, but it's never routinely required for every death, and it's never required by law for a viewing. There are always options available.

CONGRATULATIONS

Our own Amanda Herpoel has been elected to a position on the Board of the National Funeral Consumers Alliance. Go Amanda!

Organ donation takes healthy organs and tissues from one person for transplantation into another. Experts say that the organs from one donor can save or help as many as 50 people.

ON THE ROAD AGAIN

We held our first in-person event of 2022 on May 26th in East Providence at the Fuller Creative Learning Center. The session on end-of-life options and funeral planning was very well attended.



Another session was held on June 16th at the Cumberland Public Library. The audience at that session included two funeral directors.

ONLINE PRICING

A recent study found that only eighteen percent of US funeral homes show customers their prices online. FCA will continue to push for the Federal Trade Commission to mandate online price disclosure.

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.

THANK YOU

Our November 5th presentation and the publication of this newsletter are made possible by donations from our members and friends and by a grant from Thrivent Financial.



ORGAN AND TISSUE DONATION

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PRUDENCE MEMORIAL PARK

by Robin Weber

Prudence Memorial Park is the first exclusively green cemetery in Rhode Island. Established in May 2019, the park was certified by the Green Burial Council (GBC) as a natural burial ground in April 2020. The GBC awards certification to providers that have met rigorous qualification requirements that demonstrate compliance to established standards designed to preserve and steward land through burial. Achieving GBC certification ensures that all management actions in the park are ecologically responsible and, more generally, demonstrate a commitment to the green burial movement and the provision of environmentally sustainable death care options. The GBC defines a natural burial ground as "a cemetery dedicated in full to sustainable practices / protocols that conserve energy, minimize waste, and do not allow the use of toxic chemicals, any part of a vault (lid, slab or partitioned liner), markers made of non-native stone, and burial containers not made from natural/plant derived materials."



Prudence Memorial Park, located on Prudence Island RI, offers options for the interment of full body and cremated remains as well as a scattering garden, is managed to actively increase the biodiversity of plant species to enhance wildlife use, primarily that of pollinator species, and to reduce invasive species on the landscape. In all its efforts, the park employs sustainable management practices, and applies strategies for land management and burial that are more traditional, leaving as little permanent impact on the landscape as possible. Individuals or groups interested in learning more about green burial in general, or Prudence Memorial in particular, can visit www.prudencememorialpark.com or contact Robin Weber at prudencememorialpark@gmail.com or at (401) 919-0837 to ask questions or schedule a tour.

R. I. GREEN BURIAL

In addition to Prudence Memorial Park, Rhode Island has two other cemeteries offering green burial services. 1. The Arnold Mills Cemetery in Cumberland has a section set aside with plots for green burial. 2. On May 9, 2019, the Swan Point Cemetery in Providence opened the "Ellipse", a designated area for green burial with 150 sites.

THE LOGISTICS OF DEATH

From a September article in the Washington Post

by Sophia Laurenzi

Most people do not realize how many logistical details arise after a death. The tasks can be overwhelming: deciding who to call, learning where to get death certificates, planning memorials and navigating finances. It's sometimes hard to even figure out where to start.

Now, new apps and websites with names like Cake, Lantern and Empathy exist to help with the tasks. They offer tools that range from organized checklists for the early days of planning to resources for later concerns such as closing a deceased person's credit card accounts or finding a home for the deceased's pet. Other tasks that may have to be handled include selling a house, appraising valuables, finding investment accounts, closing memberships and subscriptions and writing an obituary.

Another company, 'Grief Coach' focuses on the emotions that follow a death and uses advice from grief experts to send personalized texts to your phone.

See the full article in the Washington Post for more detailed information on the services these apps and websites offer.

PAMPHLETS IN SPANISH

1. Como leer la Lista General de Precios de Una Funeraria
2. Diez Sugerencias Para Ahorrar En Un Funeral
3. Planificacion funeraria de cuatro pasos
4. Como cubrir los costos de un funeral u otros servicios funerarios
5. Sus derechos funerarios
6. Como elegir una funeraria ... de manera inteligente.

FREE from fca-ri

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

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 !

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.

PLANNING AHEAD

We endorse the idea of planning your funeral in advance. However, be very cautious if you decide to PAY for your funeral in advance. Maintain control over your funds to assure they will finance your funeral when the time comes, and to confirm your money is protected.

Please consider making a donation to the FCA-RI. You may send a check using the enclosed envelope or you may use the 'Donate' button on our website's Home Page to donate by credit card. We depend on the generosity of our members and friends to enable us to continue to:

- publish this Newsletter
- provide a Funeral Home Price Survey
- maintain a telephone line for consumer inquiries
- hold group presentations with guest speakers
- 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 will be greatly appreciated. Thank you

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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 can make knowledgeable and thoughtful decisions.
- You will be stimulating family discussion, sharing, and decision-making.

IMPORTANT FORMS

Have you prepared a Funeral Planning Agent Designation Form ?

The form may be found at:

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

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



SCATTERING ASHES

from The Living Urn, March 2020

Many people elect to scatter the cremated remains of a loved one. Often they choose to have a service at the event with a gathering of family and friends.

You can scatter:

On Public Land: Rhode Island has many beautiful places to scatter ashes. Though there are no state-wide restrictions, it's recommended that you reach out to city or county offices in the area to find out if any local restrictions or regulations are in place.

In Scattering Gardens: Cemeteries and churches have opened up scattering gardens which are special sections of their property designated for this purpose. Check the internet for these locations.

On Private Property: You're allowed to scatter ashes in your own yard or another private property you own. You can also scatter on property owned by somebody else with their permission.

At Sea: Scattering at sea in a common memorial that is chosen by people in the state. Check the internet for options in your area. Note that U.S. federal law requires that cremated remains are scattered at least 3 nautical miles from land and the U.S. EPA needs to be given the notice within thirty days of the scattering.

By Air: No Rhode Island law restricts scattering ash from an airplane. However, be sure to hold on to the urn used to scatter since federal aviation laws prohibit dropping any objects from the sky that could injure anyone or damage property.

ALL THE LIVING AND THE DEAD"

In the New York Times (August 2022), Albert Samaha reviews this new book by Hayley Campbell. Campbell explores the people who have made death their life's work. In each of the 12 Chapters, she introduces you to those who work in close contact with the dead every day and describes the mechanics of each job. She asks each worker "How are you able to deal psychologically with facing the reality of death every day?" They don't say much except that it's just a job. They've gotten used to over time. See the full review at the New York Times online.

2021 COSTS

According to the 2021 National Funeral Directors Association General Price List, the median cost of a funeral with a viewing, burial and vault is \$9,420 while the median cost with a viewing and cremation is \$6,970.

FAMILY RECIPES ETCHED IN STONE

from an article in the NY Times by Christina Morales

Charlie McBride often baked peach cobbler from his mother's recipe. He loved the recipe so much that when his mother died in 2005, he had it etched on her gravestone in Castor, LA. Other cemeteries have also seen family members memorialize their loved ones with the deceased's most cherished recipes carved in stone. These dishes – mostly desserts – give relatives a way to remember the sweet times and bring joy to visitors who discover them among the more traditional monuments. Recent advances in gravestone technology, like lasers that can carve directly into the stone, have made it easier to leave a more personalized memorial. Some include QR codes that lead to memorial websites. One man chose to commemorate his life with images on his gravestone of the B-24 Liberator bomber he flew in World War II. One woman, remembering baking and decorating cookies said "A cemetery doesn't have to be a place of sadness. It can be a place of great memories. It might spur people to talk about the good memories instead of the last memory."

See the full June 30th article with pictures and recipes at the NY Times online.

"5 Myths About Arranging Funerals Debunked" is the title of an August 17th article by Charlotte Winters at SevenPonds.com. The myths she covers are:

1. You need everything the funeral director suggests.
2. I have to hire a funeral home to do everything.
3. Instead of shopping around, I should rely on my local funeral home or "my family's place",
4. Only professionals should handle a dead body; that's why funeral directors are the only ones who should deal with it. (5)
5. The more expensive the service, the better the care.

You're invited to our Annual Presentation:

GREEN AT LAST

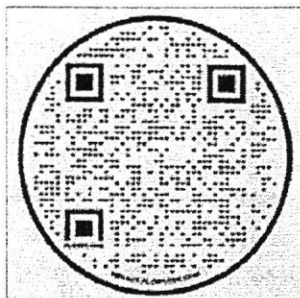
Sustainable Burial Choices for Rhode Islanders

with **Robin Weber, Prudence Memorial Park, President**
Anthony Hollingshead, Swan Point Cemetery, President

WHEN: Saturday November 5, 2022 at 2:00 PM

Attend In-Person: at the North Providence Union Free Library
1810 Mineral Spring Ave., North Providence RI
or Attend via Zoom: Registration is Required for Zoom Attendance

Program includes: Requirements for Green Burial
Green Burial Categories
Where is Green Burial available in RI
Question & Answer period following the presentation



TO REGISTER:

Scan the QR code above with your phone
or copy the Zoom link below into your browser

https://us02web.zoom.us/meeting/register/tZwkcuGgqTgpHNxQzkwRx7Y7qu_BRIM421KJ

EMAIL CHANGE

Our new email address is:

fcainri@gmail.com

Do not use fca-ri@cox.net
for new correspondence !

NOTE

This year's Senior Agenda
Conference & Expo will be
held Friday November 18th
at Crowne Plaza in Warwick

HOW TO PREPARE FOR A FUNERAL RELATED CAREER

An article by Ilana Kowaraki in
the March 4, 2022 US News
explains the typical entry-level
requirements. Median salary
for Funeral Home Manager is
\$74,200 and \$54,100 for mortu-
arians and undertakers.

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: _____

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of Rhode Island, please let us know by sending an e-mail or using the enclosed envelope.
Remember to include your full name and address.

