



Funeral Consumers Alliance of Rhode Island

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AUTUMN 2023

DEATH DOULAS

excerpts from a 4-3-23 article by Zoe Greenberg

Part spiritual teachers, part practical helpers, death doulas help people plan for their final moments, advocate for them in hospitals, and sometimes sit with them as they draw their last breaths. They are nonmedical guides for the end of life. They encourage people to talk openly and frankly about the reality we will all face.

Some see the work of doulas as an antidote to highly medicalized or profit-driven treatment that pursues fixes even at end of life. A director of the International End of Life Doula Association said "You can't fix dying. It just doesn't work". Instead, doulas help people become more familiar with how to take care of each other. Organizations that lead in doula training have seen a spike in demand since the beginning of the pandemic. It's hard to make a living at this work since insurance doesn't cover it.

One doula who worked as a cardiac nurse before training says she talks clients through regret, unresolved tensions, and anxiety. Her work never fits into a single genre: Sometimes she declutters a room or lights a scented candle; sometimes she acts as a kind of translator between families and medical workers. Some decide to train as doulas because of their own experiences with the end of life. One sat with her sister who died of a heroin overdose after being taken to the hospital. See the full article at www.inquirer.com

We hope to see you at our November 4th presentation 'Walking Each Other Home'. You can attend in-person or by Zoom. Our two guest speakers will provide much more information about Death Doulas, See page 4 for details !

THE MOST EXPENSIVE STATES TO DIE IN

from a 9-14-23 article by Dominique Williams

A new Forbes report analyzed funeral costs and end-of-life medical expenses to calculate the total cost of dying in all 50 states. Its data sources included the National Funeral Director's Association, the U.S. Bureau of Labor Statistics and the National Bureau of Economic Research. While the exact cost depends on factors like the type of funeral and whether there will be a viewing, Forbes considered the cost of a funeral with a viewing and cremation since cremation is now more popular than burial. They found that the national average cost of viewing and cremation is \$7,736.24 and the national average for total cost of dying is \$24,204 (which can include hospice care, ambulance rides, medications, etc.).

Here are the 10 most expensive states to die in according to Forbes Advisor

1. Alaska - \$33,742.17
2. Hawaii - \$32,722.53
3. Massachusetts - \$29,481.55
4. New Hampshire - \$28,279.05
5. Washington - \$28,156.20
6. California - \$27,428.40
7. New York - \$26,413.52
8. Connecticut - \$26,360.44
9. Vermont - 26,925.21
10. Rhode Island - \$25,790.60

They found the least expensive state to die in is Kentucky.

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:

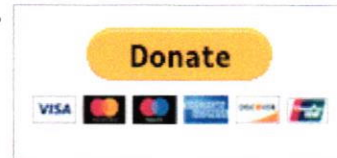
Funeral Consumers Alliance of Rhode Island
119 Kenyon Ave., East Greenwich, RI 02818
Be sure to specify English or Spanish !

OUR NEW EMAIL ADDRESS

fcainri@gmail.com

CONSIDER A DONATION TO FCA-RI

Donations from our members and friends are the primary source of income for FCA-RI. These funds allow us to publish this newsletter twice a year, provide our Funeral Home Price Survey, maintain a telephone line for consumers to ask questions, hold group presentations with guest speakers and conduct educational workshops. We are a 501(c)(3) non-profit organization. All donations are fully tax-deductible and any size donation will be greatly appreciated. You may send a check to our East Greenwich address or use the 'Donate' button on our website's Home Page --->



to donate by credit card.
THANK YOU !

The Rhode Island Funeral Planning Agent Designation Form allows you to appoint someone who will have the sole responsibility and authority to make all arrangements and decisions regarding your funeral preparation and planning, and burial or disposition of your remains.

The form may be found at: www.health.ri.gov/forms/legal/FuneralPlanningDesignation.pdf

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.

Paper copies of this newsletter are available. Just email your request to fcainri@gmail.com and include the address to be used for mailing.

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.

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.

A Durable Power of Attorney for Health Care gives legal authority to someone to make decisions and give consent for medical treatment on your behalf while you are LIVING and only when you are unable to do so yourself.

The form for this may be found at:

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

FINANCE

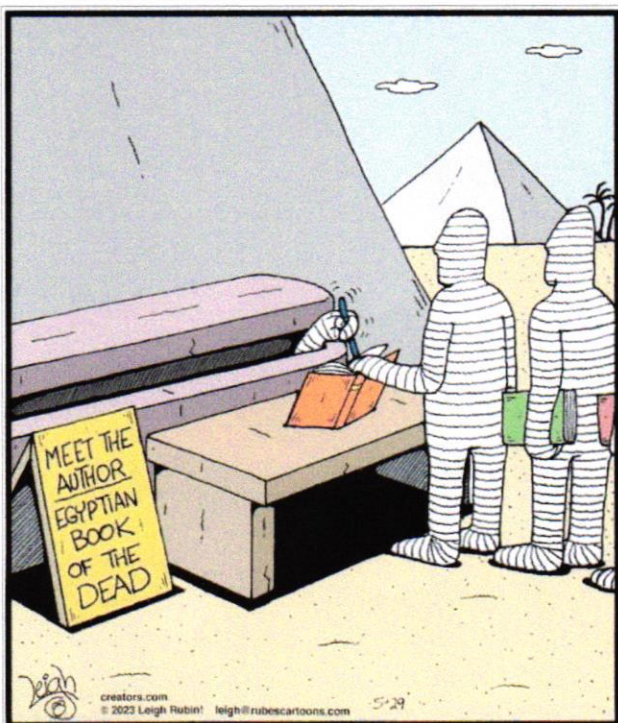
We depend on financial support from members to be able to continue our mission and to provide much needed resources to consumers. Our expenses (which have increased in recent years) include:

- quarterly dues paid to FCA National
- maintaining a telephone line for inquiries
- postage, envelopes, paper, ink etc.
- printing of newsletters, labels, pamphlets, price surveys and other materials
- maintenance of our website
- hiring of guest speakers for public events
- room rental charges for public events
- table rental fees at the yearly SAC expo
- purchase of end-of-life planner booklets

You can help cover some of these costs with a tax-exempt donation to FCA-RI. Donations of any size will really help. Thank you !

THE NEWER OPTIONS

In Washington State, consumers looking for a more environmentally-friendly funeral option are finding that a growing number of facilities are offering these choices. At least 11 funeral homes now offer natural organic reduction (aka human composting) and at least thirteen now offer alkaline hydrolysis (aka aquamation).



ON THE ROAD AGAIN

On June 15th we held a session on end-of-life options and funeral planning at St. Augustine church in Kingston. It was well attended and the group had many questions answered and received much printed material to take away with them.

SENIOR AGENDA

We were glad to be back again this year at the Crowne Plaza in Warwick for the Senior Agenda Coalition Conference & Expo on October 10th. It was great to meet the members and friends who stopped by at our exhibitor table !

CREMATION RATES

The U.S. cremation rate is expected to increase from 60.5% in 2023 to 81.4% by 2045 according to the National Funeral Directors Association's 2023 Cremation and Burial Report. States in the Western Region show the highest rates.

DEATH DOULAS

Death Doulas, also called end-of-life guides and death midwives, clarify support and assist the dying person, family and significant others (according to the final wishes) with filling the many non-medical gaps that palliative and hospice care provide.

Come to our November 4th presentation (see the next page) to learn how a death doula can be an important bridge to many of the complex needs before, during and after death that are needed and often not addressed.

You can help us advertise this event by printing the next page and posting it in your local area.

NEVADA

The state of Nevada just passed Bill 289 which makes it the 7th state to legalize human composting (natural organic reduction).

WALKING EACH OTHER HOME

WHAT IS AN END-OF-LIFE DOULA

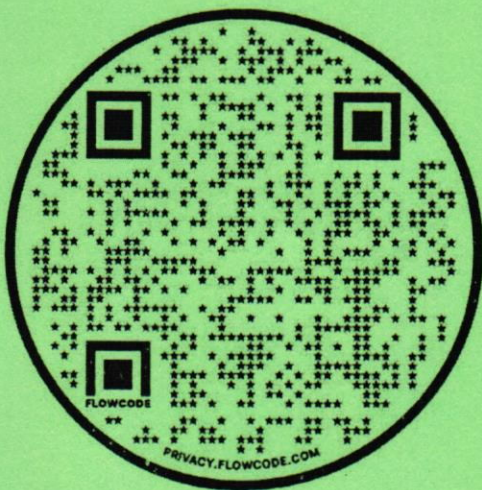
The RI Funeral Consumers' Alliance
invites you to our Annual Presentation with

JUDITH SUTPHEN & DEBRA D'ALLESANDRO

Spiritual Director and Co-founder
of End-of-Life Rhode Island

Certified Mediator and
Hope Health Hospice Volunteer

WHEN: Saturday November 4, 2023 at 2 - 4 pm (EST)



REGISTER NOW!

IN PERSON ATTENDANCE

Westminster Unitarian Church
119 Kenyon Avenue, East Greenwich, RI

ATTENDANCE VIA ZOOM

Registration is Required for Zoom Attendance

THE PROGRAM WILL INCLUDE

- Why should we talk about death?
- What is a Death Doula?
- How is an End-of-Life guide a support to the dying person and loved ones before, during and after death?

TO REGISTER

Scan the QR code with your phone or
Copy the ZOOM Link below into your browser.

https://us02web.zoom.us/meeting/register/tZYlceuhrj0sE9RiDYLJYBAtn5_ID3_zkkG_

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 FUNERAL RULE

Changes are being considered.

The Federal Trade Commission held a workshop on September 7th to examine potential amendments to the Funeral Rule. The Funeral Rule ensures that (1) consumers have access to sufficient information to permit them to make informed decisions, (2) consumers are not required to purchase goods and services they do not want, and (3) misrepresentations are not used to influence consumers' decisions.

Items examined were:

- whether and how funeral providers should be required to display or distribute their price information online or through electronic media
- whether funeral providers should be required to disclose third party crematory or other fees on the General Price List
- whether the Rules' requirements regarding reduced basic service fees should be amended
- whether the Rule should be amended to account for new forms of disposition of human remains
- whether the Rule's embalming disclosure requirements should be amended
- whether the Rule should be changed to improve the readability of the price lists
- whether changes should be made to the Rule to avoid negatively impacting underserved communities

FREE PAMPHLETS AVAILABLE FROM FCA-RI

How to Choose a Funeral Home

Should you prepay for your Funeral ?

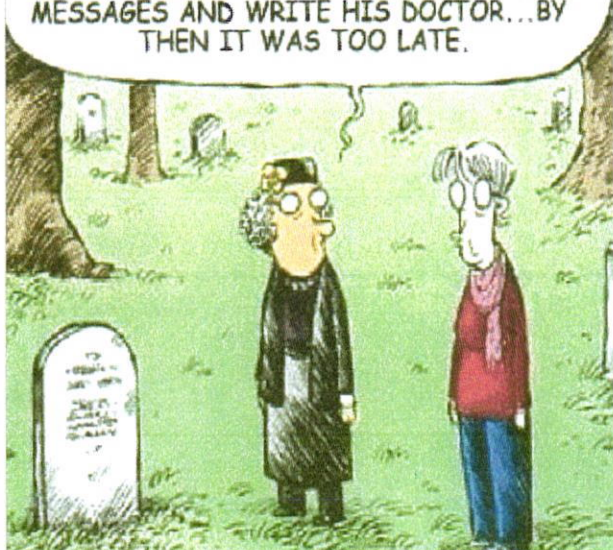
How to Pay for a Funeral (English or Spanish version) Organ and Body Donation

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How to Arrange a Home Fu

Green Burial: An Environmentally Friendly Choice

IN ORDER TO MAKE AN APPOINTMENT, HE FIRST HAD TO UPDATE HIS OPERATING SYSTEM, DOWNLOAD AN APP, GET A USERNAME, CHOOSE A PASSWORD, LOG IN TO A HEALTH PORTAL, NAVIGATE TO MESSAGES AND WRITE HIS DOCTOR...BY THEN IT WAS TOO LATE.



THANK YOU!

Our November 4th presentation as well as the publication of this newsletter are made possible by donations from our members and friends and by a grant from Thrivent Financial. Thank you !!



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HOW ACCURATE IS YOUR ESTATE PLAN ?

from the Spring 2023 issue of Legacies, a publication of the Nat'l Law Enforcement Officers

The objectives of an estate plan are to make sure your wishes for the future are outlined clearly and that they don't cause any unnecessary delays for your loved ones. It's not enough to just make preparations, you also have to review them occasionally and make needed updates.

If you haven't looked at your original plans in a while, they may be outdated and not accurately depict your intentions. The questions below can help you evaluate if your arrangements are still up to date or if there is some work needed.

1. Do you have a will or living trust to direct the distribution of your property ?
2. Is the makeup of your family the same as when you last reviewed your plans ?
3. Do you live in the same state as when you last updated your will and/or other plans ?
4. Has the value of your assets remained the same since you last reviewed your plans ?
5. Are all the people and charitable organizations important to you mentioned in the plan ?
6. Have you given appropriate powers of attorney to someone you trust to allow them to act for you should it become necessary ?
7. Is the person you have named to settle your affairs still able and willing to serve ?
8. Are your insurance and/or retirement plan beneficiary designations up to date ?
9. Have you made provisions for what will happen to your digital assets (e.g., photos, emails, music or e-books stored electronically)?
10. Have you discussed your estate plans with your loved ones ?

If you answered NO to any of these questions, it's time to review your long-range plans and possibly revise them. It may be beneficial for you to consult your professional advisors for their advice and assistance with any necessary updates.

FUNERAL 'CRASHER'

from an Oct 2022 article by Laura Hampson in the u.k.independent news.

Jeane Trend-Hill, 55, walked into a church service and even though she didn't know the person, she said she was deeply moved. She now claims to have attended the send-offs of over 200 strangers and says she has always been fascinated with death. "I'm proud to be that person that goes to stranger's funerals when there is no one else who can attend" she says. She said by doing this she "realized that everyone has a story to tell and everyone has lived a life and should have someone around to remember them when they die".

People now sometimes reach out to her on Facebook to ask her to attend funerals. She wears a mourning dress if they ask her to. She says "I hope I can make death feel less scary for people".

Trend-Hill was 14 when she lost her father and 20 when her mother died, which is when she began to visit cemeteries. She would walk around looking at all the graves and said they were "like an outdoor art gallery". She soon became a regular visitor to graves, and says local cemetery workers now contact her to attend funerals when someone died who didn't have family or friends who could attend.



SCAM ALERT FROM FTC

6-15-23 from the Federal Trade Commission Consumer Education Group

Imposters prey on families preparing for the funeral of a loved one. They pretend to be from the funeral home and say that, unless the family pays more money immediately, the funeral will be canceled. Avoid this scam by:

- 1. Resisting the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.**
- 2. Contact the funeral home directly. Use a telephone number that you know is real, not one you got from the scammer's text, email, or telephone call. If you don't know the number, you'll find it on the funeral home's General Price List.**
- 3. Know how scammers tell you to pay. They want to get your money immediately, and in a way that makes it hard to track them down and hard for you to get your money back. Never pay someone who insists you pay with a wire transfer, cryptocurrency, or a gift card. And never deposit a check and send money to someone.**

If someone tried to rip you off, report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

THE BURIAL

from an October 2, 2023 item in the NFDA News

A movie 'The Burial' inspired by a lawsuit filed by Jeremiah O'Keefe, a Mississippi funeral director against the Loewen Group will soon be in theaters and on Amazon Prime.

It's difficult to know how the real story will translate to the movie screen. As is often the case when films are "inspired by true events", the truth can be distorted, important details can be left out and facts can be made up to make a movie more interesting to audiences.

It should be an important film to watch because it could prompt people to pose questions about issues raised in the film, particularly about funeral home ownership, race and pricing --- all of which were issues raised during the real trial.

VOLUNTEERS



We are always looking for volunteers to help us educate consumers about their end-of-life options and to encourage them to plan ahead.

To volunteer, call us at 401-884-1131 or email us at fcainri@gmail.com

SHOP AROUND

Consumers shouldn't be afraid to "shop around" for a funeral home who will meet their needs. Doing so in advance, when they are not grieving a death that just occurred, enables families to make thoughtful, fully-informed decisions. Families should look for a funeral home that has a strong reputation with licensed funeral directors who understand all of their needs and concerns.

What kind of funeral will there be for you? You have more choices than you think. Talk it over, and plan now! Or, someone else will make decisions you may not have wanted.

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: _____

USPS – CREMATED REMAINS PROCEDURES

from a July 20, 2023 article in the Memorial Business Journal

A July 5, 2023 report of an audit by the Office of the Inspector General of the U.S. Postal Service noted that the USPS was not always in compliance with procedures for accepting cremated remains.

The packages of cremated remains are not always properly labeled. If a package is found to be undeliverable, it is sent to the Mail Recovery Center in Atlanta for resolution. When the sender or the recipient cannot be determined, it is stored indefinitely. As of February 27, 2023, the Center had 452 cremated remains packages with the oldest dated 2015.

The USPS provides customers with instructions for preparing packages containing cremated remains. They can use packaging of their choice, but it must be durable enough to withstand shipping. Specifically, instructions state that the cremated remains be placed in a secure, sift-proof inner container and that the container be sealed in a plastic bag. They also recommend that customers attach a label to the inner container with complete return and delivery address, plus content information, in case there is a problem with the outer container's integrity. To identify the package as Cremated Remains, USPS introduced the gray Cremated Remains label in 2013. It was updated in 2019 to increase its size and change the color to vibrant orange.

The 2023 report came as a result of an inquiry by U.S. Senator Mike Braun (R-Indiana) to review cremated remains procedures. Its objective was to assess the effectiveness of the procedures for acceptance, handling and delivery of cremated remains. As a result, many recommendations for improvement were made to USPS management.

Resources to help you safely and securely ship cremated remains, including instruction and information on how to order free labels and shipping boxes may be found on the website of the National Funeral Directors Association

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