



Funeral Consumers Alliance of Rhode Island

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SPRING 2024

DYING IS EXPENSIVE

excerpts from a 1-23-24 article by Jessica Hall, Dow Jones Market Watch

Dying is expensive. People end up going into debt while also trying to grieve. Whether you opt for a formal burial or direct cremation, there are unavoidable costs involved in dying.

The median cost of a burial in 2023 was \$9,995 a 6.1% increase since 2021 according to the National Funeral Director's Assoc. That includes the costs of everything prior to burial, including casket but does not include the cost of a plot in the cemetery or monument or grave marker.

The median cost of cremation, with a container and urn was \$6,280 in 2023, up 8.1% from 2021. That does not include the cemetery and marker. Over the same period, the U.S inflation rate was 13.6%.

If you add in the cost of a cemetery plot, plus the interment costs of opening and closing the grave, burial permits, grave liner and grounds keeping fees, the bill for dying starts to add up. Obituaries and flowers are extra.

Settling estate matters bring other expenses that loved ones face after a death. Lawyer's fees and court filing fees, cost an average of \$2,788. Having a real estate agent and preparing a home for sale adds an additional thousands of dollars.

Environmentally friendly or alternative options for funerals are becoming more popular but still remain a small niche of the industry. The green-funeral market globally is only 5.72 million, according to Emergen Research. That's a small figure compared to the U.S. funeral industry alone, which takes in about \$20 billion per year,

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FINAL RESTING PLACE

Thousands of people are now finding their loved ones' final resting places on the internet. Titan Caskets' online sales are disrupting the funeral industry. In the United States, two manufacturers control 85% of casket production with the average casket costing more than \$2,000, sold exclusively to funeral homes. Titan is now selling its products more cheaply direct to consumers.

This newsletter has been sent to all email addresses we currently have on file.

DYING IS EXPENSIVE

continued from previous page

according to MarketData LLC.

Since half of all Americans have less than \$500 in savings, the cost of a funeral can be a hefty expense.

People are crowdsourcing for funerals and draining IRAs and going into debt. There are things consumers can do to lower funeral related costs, such as hosting the funeral at home, buying a casket online, having a direct cremation or doing a green burial, but awareness is slim.

The Price Survey of Rhode Island Funeral Homes on our website provides an easy way to compare prices for various funeral services in our state.



^ Human Composting Facility ^

NATURAL ORGANIC REDUCTION

a.k.a. Human Composting

This process accelerates the decomposition of human remains, turning them into soil through the use of large vessels, warm air and organic materials like straw, alfalfa and wood chips which provide nitrogen and carbon. A body held with these materials for about 30 days and periodically turned results in a reduction of the body to a soil-like material. It is then sifted to remove screws and other foreign objects. Larger bones are crushed and mixed back into the soil which adds calcium. The result is about a cubic yard – three feet by three feet by three feet – because it includes all of the organic material added to accelerate the process.

This can present a logistical problem that families have to deal with when receiving the material. They will have to pick up some kind of container weighing 200 pounds or more rather than just an urn as with cremation. This compost can then be used in gardens to fertilize new life.

The method is considered a more eco-friendly cremation alternative, forgoing the usage of formaldehyde and the release of carbon dioxide and mercury into the atmosphere. It also does not consume land and other resources for the purpose of creating caskets and headstones.

Human composting is now legal in California, Colorado, Nevada, New York, Oregon, Vermont and Washington. Bills to legalize the process have been introduced for consideration in AZ, CT, DE, HI, IL, MA, MD, ME, MN, NH, NJ, NM, PA, RI, UT AND VA,

for more information, see our Spring 2019 and Spring 2023 newsletters

FTC UNDERCOVER PHONE SWEEP

from 2-2-24 New York Times article by Ann Carrns

The Federal Trade Commission conducted an 'undercover phone sweep' of funeral homes across the country and found that dozens didn't accurately disclose costs for services to callers. Of the more than 250 funeral businesses that F.T.C. employees called, 38 of them either wouldn't answer questions about price or supplied inconsistent prices for identical services. Many provided different prices for the same service during two separate phone calls. Another funeral home promised to send an itemized price list but instead sent a list of package prices. These funeral homes were sent warning letters telling them that they failed to comply with the Funeral Rule which offers protection for consumers shopping for funeral services. They were told to take 'prompt remedial action' to comply with the Law. While compliance with the Funeral Rule should be higher, the F.T.C. reports a more than eighty-five percent compliance rate.

The F.T.C. is now considering updates to the 40-year-old Funeral Rule. Consumer advocates are urging the agency to modernize the law by requiring funeral homes to put their price lists online.

PLAN AHEAD !

What kind of funeral will there be for you ? You may have more choices than you think. Plan now, or someone else will make decisions that you may not have wanted ! Our comprehensive end-of-life planner 'Before I Go ... You Should Know' can help you make your wishes known. You can let your loved ones 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 for \$15 to:
Funeral Consumers Alliance of Rhode Island
119 Kenyon Ave., East Greenwich, RI 02818
Be sure to specify English or Spanish !

PLANNING AGENT

Who will be responsible for making all of the arrangements and decisions regarding your funeral preparation and planning, and burial or disposition of your remains ? You can appoint someone to have sole responsibility for the task by preparing the Rhode Island Planning Agent Designation Form. The form may be found online at:

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

WALKING EACH OTHER HOME

Our annual presentation on November 4th featured two guest speakers Judith Sutphen, Spiritual Director and Co-founder of End-of-Life Rhode Island and Debra D'Allesandro, Certified Mediator and Hope Hospice Volunteer. The meeting held at the Westminster Unitarian Church in East Greenwich was well attended. Attendees learned what a Death Doula is and how Doula's support a dying person and loved ones before, during and after death. The group had many questions for the speakers and also provided information gained from their own experiences.



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.

OUR WEBSITE

Visit ---> 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.



E-MAIL ADDRESS NEEDED

We need your e-mail address in order to send you notifications of FCA events. We may also at times distribute our newsletter by email. If you have not provided an email address in the past, please send it to fcainri@gmail.com

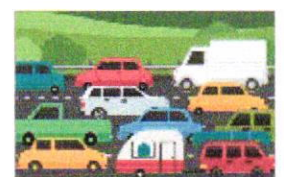
SESSIONS



We can once again offer in-person sessions on funeral planning and end-of-life options. If your group is interested, call us at 884-1131 or send a message to fcainri@gmail.com.

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We will travel to your location !



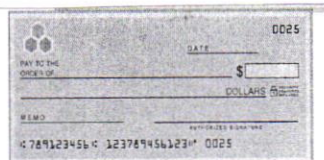
POWER OF ATTORNEY FOR HEALTH CARE

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. A form to use to prepare the document may be found online at:

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

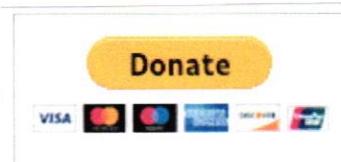
VOLUNTEER

Become a FCA volunteer and help us encourage consumers to plan ahead. Help us distribute price information and the latest news about new end-of-life options. Contact us at 401-884-1131 or by email at fcainri@gmail.com



OR

See our website ---->



The Funeral Consumers Alliance of Rhode Island is a 501(c)(3) non-profit organization. We depend on donations from our members and friends to allow us to continue our mission. Your donations provide funds so that we can publish this newsletter twice a year, provide our Funeral Home Price Survey, maintain a telephone line to answer consumer's questions, hold group presentations with guest speakers, and conduct educational workshops. All donations are fully tax-deductible and any size donation will be greatly appreciated. You may donate by sending a check to our East Greenwich address or you may use the 'Donate' button on our website's Home Page to donate by credit card. **THANK YOU !!**

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 & ENCOURAGEMENT FOR PREPLANNING.



CREMATION

FUNERAL HOME PRICE SURVEY

Our new updated price survey of Rhode Island funeral homes is now available on our website !

Unsubscribe: If you no longer wish to receive paper mailings from FCA-RI, send us an email at fcainri@gmail.com or drop us a note at 119 Kenyon Avenue, East Greenwich RI 02818. This will reduce our postage expenses.

The number of cremations in the United States has risen steadily from about 15% of deaths in the mid 90s to almost 50% by 2014 and to 60.5% in 2023. Cremation is often chosen because it's economical and allows for more flexibility in funeral and memorial services, and uses less land resources. The body is reduced to ashes and bone fragments through the use of intense heat. The cremated remains are then pulverized to break up large bone fragments into a granular texture. A wide range of options are available to disposition of the cremains. They can be buried, scattered, put in a columbarium, or kept by the family. The cremains are sterile and pose no health hazard. The National Funeral Directors Association expects the cremation rate to reach 81.4% by 2045. (4)

ROCKET SEND-OFF

BBC News, West Midlands 8 November 2023

Janet Jones said their family always enjoyed watching organized fireworks. When her husband died, she found an unusual way of scattering his ashes – by putting them in 200 fireworks to create an unforgettable show. The fireworks display was organized by a funeral director and held over a lake. It was the funeral director, inspired by Mrs. Jones story, that suggested the idea of implementing the ashes in fireworks. Mrs. Jones said: "It was the best way to honor him and we all still talk about the night now. Stuart had a lovely send-off that filled the skies and left a lasting memory on the family".



FEMA ASSISTANCE

The end of the Covid-19 public health emergency has not impacted the period of eligibility for Covid-19 Assistance. Deaths related to Covid that occur on or after May 11, 2023 may still qualify for Funeral Assistance, assuming they meet all other eligibility requirements. Since FEMA began taking applications for Covid assistance in April 2021, the agency has provided nearly 3 billion dollars in assistance with an average award of \$6,400. The agency will continue to provide funeral assistance until September 30th of 2025. Information about how to apply can be found on FEMA's website.



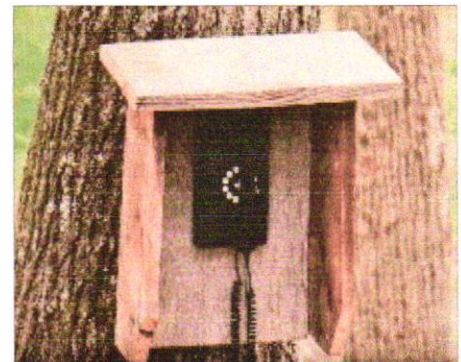
THIS 'WIND PHONE' HELPS PEOPLE GRIEVING LOVED ONES

from a 12-4-23 article by Tana Weingartner, Senior Editor and Reporter at WXXU Cincinnati Public Radio

Tucked among the trees just off a path at Heritage Acres Memorial Sanctuary (a green burial ground), there is a phone booth of sorts. A black and white, push-button wall phone in the style of an old rotary phone is mounted inside a small wooden shelter attached to the base of a tree.

The phone isn't connected to anything and users can't actually make calls. They can, however, use it to speak to people who can no longer answer. "It's out in nature and it's a way for people who have lost someone to reconnect or maybe say some things that weren't said before they passed or perhaps catch them up on what's going on in their lives", explained Julia Sandman, a founding member of Heritage Acres.

The concept started in Japan when a man mourning his cousin setup a phone in his garden and used it to say all the things he wished he still could. The idea of the wind phone is that the wind will carry your words to those who have passed and help grievers feel connected to the loved ones they've lost. It can be therapeutic. There are more than 150 wind phones in the United States.



How to Choose a Funeral Home
How to Arrange a Home Funeral
Should You Prepay for a Funeral ?
How to Plan a Memorial Service
Green Burial: An Environmentally Friendly Choice

FREE PAMPHLETS

How to Package and Ship Cremated Remains
Common Funeral Myths
Embalming Explained
Organ, Body, and Brain Donation

Planning a Funeral: 5 Key Tips
Ten Tips for Saving Funeral Dollars
How to Package and Ship Cremated Remains
Embalming Explained
Organ, Body, and Brain Donation

VERMONT ALLOWS OUT-OF-STATERS TO USE ASSISTED SUICIDE LAW

from article by Lisa Rathke, AP news

Vermont became the first state in the country to change its medically assisted suicide law to allow terminally ill people from out of state to take advantage of it to end their lives. Gov. Phil Scott signed the bill that removes the residency requirement for the decades-old law. Before removing the requirement, Vermont had reached a settlement with a Connecticut woman who has terminal cancer to allow her to take advantage of the law if she complies with other aspects of it. Last year, in a court settlement, Oregon agreed to stop enforcing the residency requirement of its law allowing terminally ill people to receive lethal medication. "We are grateful to Vermont lawmakers for recognizing that a state border shouldn't determine if you die peacefully or in agony," said Kim Callinan, president and CEO of Compassion & Choice, a non-profit advocacy organization. Vermont is one of ten states that allow medically assisted suicide. Critics of such laws say without the residency requirements states risk becoming assisted suicide tourism destinations. Vermont Right to Life opposed the underlying concept behind assisted suicide and opposes the move to remove the residency requirement as there are still no safeguards that protect vulnerable patients from coercion. Supporters of the law say it has safeguards, including a requirement that those who seek to use it be capable of making and communicating their health care decision to a physician. Patients are required to make two requests orally to the physician over a certain time frame and then submit a written request that they signed in the presence of two or more witnesses who aren't interested parties

AN EMBALMER RELATES SOME THINGS THAT HAPPEN TO OUR BODIES AFTER DEATH

Louise Pachella, licensed funeral director and embalmer 1-22-24

It's possible for a dead body to have a tampon inside. It would be removed during the embalming process unless it was an autopsied body where it would be disposed of at that time.

Brains usually end up in the belly after autopsy. Returning them to the skull is like trying to put handfuls of Jello-O into a bowl that's tipped on its side. It's messy and impractical. The brain is

placed inside a plastic bag along with the rest of the dissected organs. The bag settles into the chest and abdominal cavities, and the skin above is sutured together to seal it in.

Pacemakers must be removed prior to cremation, or they'll explode, potentially damaging the cremation chamber or injuring the operator. They're recycled or implanted into dogs.

Bodies are dressed in the clothing their families provide. If they forgo undergarments, their loved one goes commando for eternity. Embalmers prefer high necklines and long sleeves in case there are conditions to conceal.

You've probably heard someone retell the urban legend, but you should know that dead bodies don't sit up. Try it yourself. While lying flat on the ground, try to sit up without using your arms or legs. There's no way a corpse could organize that many large muscles to perform such a feat. Movement is limited to minor twitches around the time of death.

You don't need to be cremated to be buried at sea in the US. Full casket burials are allowed if you meet certain requirements. The casket must be stainless steel, with all plastic removed, and 20 holes must be drilled to allow flooding and venting. Six durable stainless-steel bands, chains, or natural fiber rope keep it shut and additional ballast helps it sink. A weighted biodegradable shroud may be used instead of a casket. The burial location must be at least three nautical miles from shore at a depth of at least 600 feet. Paperwork must be filed for statistical reasons and to avoid suspicion while dumping a body overboard.

ABUSE OF CORPSES

Owners of the Penrose Funeral Home in Colorado Springs will now stand trial after 200 decomposing bodies were found improperly stored. They will be charged with abuse of corpses, forgery, theft and money laundering.

IOWA CITY FUNERAL HOME SEES RISE IN CREMATION AND GREEN BURIAL

from 2-6-24 article by Parker Jones - The Daily Iowan

Dan Ciha has worked at a funeral home for over 40 years. He has seen a massive increase in cremations in recent years as it has become more acceptable. When he began as a funeral director in 1976, his home's rate of cremation was less than one percent. Now it's almost 70 percent. Cost is not always the main reason, but plays a major role for many. Without a cemetery plot, or embalming, and other burial services, thousands of dollars can be saved. Ciha views cremation as an acceleration of the deterioration process. He said that even in a sealed casket, we all return to our natural elements eventually. Cremation simply accelerates the process very quickly. "A lot of people like the idea that they're not just 'sitting around rotting', as they would say," Ciha said.

There are lots of options associated with cremation. One gentleman was a big Harley-Davidson buff. He rode his Harley all over the country and had nearly 200 biker friends just locally. When he died, his daughter made up 150 little baggies of his cremated remains. All of the guys that showed up for his celebration took a baggie and decided where they were going to spread them. You can't do that with a person in a casket

Ciha noted that there are no green burial cemeteries near Iowa City though some nearby ones do allow for some natural burials without embalming or a casket. Ciha said there is no right or wrong answer about choosing death care options. His own mother was cremated and is in three different places. His dad is buried in a nearby cemetery in a casket.

PHRASES TO USE WHEN A LOVED ONE IS GRIEVING

from a 2-5-24 article by Beth Ann Mayer, Gwinnett Daily Post

It can be challenging to see a loved one who is grieving go through a rough time. Words won't bring a person back, but that doesn't mean they aren't worth saying. "Words can be so helpful for someone who is grieving because it invites them to verbally process their thoughts," says Courtney Morgan LPCC, a trauma therapist.

Many people feel there isn't anything they can say to help the person overcome the feelings they're experiencing, and they do not want to make things worse. While there are no 'right

words', some phrases can often strike a meaningful chord:

– "I'm so sorry for your loss"

We put too much pressure on ourselves to reinvent the wheel. This phrase may sound simple and obvious but Morgan says it's effective. It validates that a person is going through grief.

– "Would you like to talk more about it?"

Morgan says this phrase works well when you know the person benefits from discussing their feelings. It allows the person to verbally process their emotions. They may not be ready to talk immediately after a loss so you may want to use this offer again after some time has passed.

– "I'm struggling to find the words to say right now. I am here for you."

It's OK to be honest. In fact, it might be comforting for the other person. "This shows vulnerability on your end, which gives the other person permission to be vulnerable as well," Morgan says.

– "What can I do to support you?"

The person may need support in a way that we do not recognize, and this allows them the opportunity to share that with us. It may be helpful to give ideas if they're struggling to verbally identify specific needs.

– "There's no timeline for grief"

This is useful when someone is experiencing shame about the length of their grief. They may say something like "It's been so long. I should be over this by now."

– "They were such a wonderful person.

I remember when"

This phrase works well when you know the person too. A fun moment or personal story can be helpful. It validates that this person was loved and appreciated.

– One Thing To Never Say:

Delete the phrase "You're strong" from your lips. This is not helpful because it creates guilt and shame for the person experiencing very natural emotions.

WE INVITE YOU TO BECOME A FCA-RI MEMBER

Please complete this form and mail with your check to:

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

Date: _____

Name(s): _____

() \$25 - Individual Membership Donation

() \$50 - Couple's Membership Donation

() \$____ Additional contribution to support
consumer education programs

Address: _____

email address: _____

telephone #: _____

City: _____ State: ____ Zip: _____

Benefits of membership:

- you gain information on conventional burial, "green burial", cremation, donation of organs or the whole body, home funerals, and newer options for disposition of remains such as human composting and alkaline hydrolysis.
- you receive advice from knowledgeable volunteers who are not selling any services.
- you become an educated consumer, able to shop for services with full knowledge of your rights and options.

- you learn why it is important to plan ahead for the funeral or memorial arrangements you want
- you learn why it may not be wise to prepay for these arrangements and what your alternatives are.
- you leave behind a final gift, sparing your next of kin the burden of making difficult decisions during a time of grief.

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A CEMETERY RUNS OUT OF SPACE

by Nick Gallagher 1-23-24, The Messenger

Highgate, a historic cemetery in London has now reached maximum capacity, with its owners turning to a controversial practice known as 'grave renewal' to create more space. It will need to place hundreds of centuries-old caskets deeper into the ground so that new plots can be placed on top of them. About 500 graves, each with burials that took place at least 75 years ago, will be impacted by the new plan. The cemetery is allowed to alter the grave sites thanks to a 2022 bill that gave it permission. Owners can opt out if they want their site to remain as is. Cemeteries all across Britain and across Europe are bursting at the seams and have to deal with overcrowding. Londoners are raising concerns about the ethics of disturbing graves because when people purchase grave sites they believe they'll be laid to rest 'in perpetuity'. Currently, about 70% of people in Britain now choose cremation which will help somewhat.

Printed copies of this newsletter are available. Just send us an email to fcainri@gmail.com and include your mailing address !

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DEATH BECOMES HER: THE FUTURE OF FUNERAL HOME WORK IS FEMALE

from a 12-2-23 article by Hannah LeClaire, Press Herald CentralMaine.com

Nearly half of the country's funeral directors say they plan to retire in the next five years and there's already a critical shortage of directors. Not everyone is comfortable making a living out of death — the job is emotionally taxing and requires long, often unpredictable hours,

Shae Perratto has always had a sunny personality, so her friends and family were surprised when she announced her plans to pursue a career in what seemed like a depressing industry: funeral service. But Perratto, 19, now in mortuary school and working as a funeral attendant, says that's a misconception. She says the work is more rewarding than sad. She has built strong connections — to the community, to her co-workers, to the families she works with, and in some ways, even to the deceased. "You see the life they lived and almost feel envious you didn't get to meet them," she said.

Less than a quarter of the funeral directors planning to retire have a succession plan in place. Finding a successor isn't as easy as putting up a help wanted sign. Extensive training is required. In Maine, the job requires an associate degree in mortuary science, 2000 hours of apprenticeship training and several rigorous state and national exams. No Maine colleges offer the necessary degree, so students either have to commute to Massachusetts or take classes online. And the work itself demands being on call 24 hours a day and is often emotionally exhausting.

Maine has 258 licensed funeral homes, but only 221 licensed funeral practitioners. The average age of the funeral directors is 54 (5 years above the national average). In Maine, the annual number of deaths has increased by 28% over the last decade while the general population has grown by only 4%. So a shortage of funeral directors spells bad news.

But a new demographic is ready to take over. The American Board of Funeral Service (which accredits academic programs) reports that 72% of graduates and 75% of new enrollees last year were female. It's not clear what spurred the recent influx of women into funeral service, but practitioners and families welcome it. But change comes slowly and Perratto says she is sometimes underestimated. "I am a five foot 120 pound woman, and I definitely notice that some of the men don't think I'm as capable as I am" she said. Working with death and grief every day can be draining, but it's given some funeral directors a new view of mortality. "I'm not scared of dying," said Perratto, the mortuary student. "Nobody looks forward to death ... but I'm not necessarily petrified by it in the way most people are ... I know what'll happen to my body after I die.

Doug Bibber (funeral director of Bibber Memorial Chapel) said people often assume he spends most of his time working with the dead, not the living. But it's just the opposite. "Ninety-five percent of my time is spent with the family members who have survived and walking them through their grief," he said. It's not a job for everyone, but it's one that is integral to the community.

See the full article at CentralMaine.com

<p>Cremation Explained Traditional Burial Death Away from Home Veterans Burial Benefits How to Pay for a Funeral Planificacion funeraria de cuatro pasos Sus derechas funerarios Diez Sugerencias Para Ahorrar En Un Funeral Como elegir una funeraria ... de manera inteligente</p>	<p style="text-align: center;">FCA NATIONAL</p> <p style="text-align: center;">FCA's National Office is no longer located in South Burlington, VT.</p> <p style="text-align: center;">The new address is: Funeral Consumers Alliance 629 Paris Street Graham, NC 27253</p> <p style="text-align: right;">9</p>
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HOW TO CHOOSE A FUNERAL HOME

Lake City, FI Reporter 1-25-24

After the death of a loved one, choosing a funeral home for services and memorials prior to burial is the next step in honoring a life. Sometimes it can be a hasty decision made during a confusing time. But it's worth the time and effort to survey funeral homes in your area and take account of the services and prices before making a decision.

People often select a funeral home because it's nearby or has been recommended by someone they trust. But by limiting the search to just one funeral home, you may risk paying more than necessary for the funeral and any additional goods or services offered.

Here are some tips to help make choosing the right funeral home less stressful.

Compare prices. If you have had to make funeral arrangements in the past, you may be tempted to just go with the funeral home you have experience with. While this may be a smart option for some people, it's not always the right option.

Depending on how long it's been since you needed to make funeral arrangements for a loved one, the price of that particular funeral home may have gone up. That's why it is wise to shop around and compare the prices of the various funeral homes in your community.

Ask for recommendations. Even if you have never had to choose a funeral home in the past, you may have a friend or two who has. Ask these friends if they would recommend the services provided at the funeral homes they have used. They may be able to share valuable information about the staff, facility and prices of a specific funeral home,

Ask about packages. Whether your deceased loved one had a specific list for their final wishes or you have to make these decisions for yourself, it is important that you ask a potential funeral home what types of packages they offer.

You will find that not all funeral homes are created equal, and each offers their own different way of handling a service. No matter what type of requirements you have, it is best to choose a funeral home that will cater to your specific needs in order to make this difficult situation a little less daunting.

Caring staff. When visiting a potential funeral home, the funeral director can be a major deciding factor when you choose whether or not to use this particular company to handle the funeral of your loved one.

A caring and professional funeral director and staff will take the time to explain all your options in an empathetic way so you can make a better choice when choosing a funeral home.

If the director seems short or uninterested in your needs or makes you feel like you and your deceased loved one aren't important, you won't want to choose this facility to handle the funeral.

While dealing with the death of a loved one is hard, choosing the right funeral home can help relieve you of some stress. If you want your loved one to receive the proper funeral he or she deserves, following the above listed tips should help you make the right choice.

FCA-RI advises planning ahead to save your survivors from making choices during the stress of bereavement. Our end-of-life planner 'Before I Go...You Should Know' can help in this planning effort. See page 3 for ordering information. The RI Funeral Home Price Survey available on our website will help you compare prices for various services at Rhode Island funeral homes. You can also request our own FREE pamphlet 'How to Choose a Funeral Home'.

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CASH-STRAPPED FAMILIES LEAVE DECEASED RELATIVES UNCLAIMED

from 2-13-24 article by Maddie White, Olympia WA

In Washington State, current law requires unclaimed bodies to be kept in coolers for at least 90 days. At that point, funeral homes can cremate them and honorably dispose of the remains. Funeral directors are pushing for a shorter 45-day time frame since they are running out of space at Washington mortuaries. A bill to alter the time period has passed the House and is now being considered in the Senate.

In today's economic climate, even the cheapest cost for body disposition can be too expensive for many, so more families than ever are choosing not to claim their loved one. The median cost of a funeral has increased 6.6% over the past five years while the rate of inflation increased about 14% for the same time period.

Funeral directors are now seeing more families who didn't expect to need their services. A lot of young people are passing away due to fentanyl or other substance overdoses. As of 2022, accidental overdose became the leading cause of death for young Washingtonians. These tragedies are sending a shock through families — and their pocketbooks. Funeral directors in Washington hope the Senate lawmakers help them ease up their cooler space and help them be more efficient.

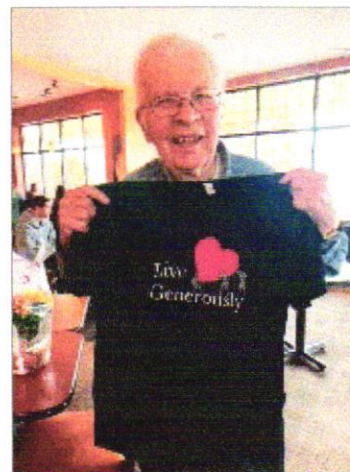
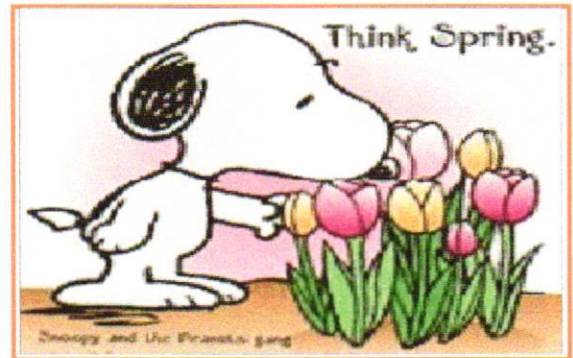
1. False. If you own anything, you need a will.
2. True. State laws will distribute your property according to their strict rules.
3. False. If you don't have a will, the government decides where your property and money goes.
4. True. A trust might be a better option for your circumstances.
5. False. Laws may treat types of property differently.
6. False. Some assets are heavily taxed and offer a great option to make a charitable impact while still providing for your heirs.
7. False. Usually, the proceeds of a life insurance policy or retirement account are based on the beneficiary designation form, not the contents of a will.
8. False. Tax laws and/or family circumstances may change, and certain beneficiaries may pre-decease you.

QUICK QUIZ – TRUE OR FALSE ?

from the American Heart Association

1. Only wealthy people need wills.
2. If I pass away without a will, the government decides where my property and money goes.
3. I don't have children or dependents. so I don't need a will.
4. There is more than one way to leave my possessions to my loved ones.
5. Real estate is treated the same as other assets.
6. My heirs will pay the same tax on any inheritance I leave them, regardless of which assets they receive.
7. A will is the most effective way to leave assets from my retirement plan.
8. Once done, a good will never needs revising.

(See answers below)



Our Treasurer, Bill



Donations to FCA of Rhode Island are tax deductible and any amount is greatly appreciated.