



Funeral Consumers Alliance of Rhode Island

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NEWSLETTER – EARLY AUTUMN 2025

FCA-RI NEEDS YOUR HELP

We would like to continue our mission...
TO EDUCATE CONSUMERS
but, to accomplish this, we need your help.

Volunteers at FCA-RI have always been a vital part of how we are able to continue assisting consumers, just like you, to keep up with the latest available options.. and we want to continue this work.

But, due to a scarcity of volunteers, this may be our last newsletter, and we will likely have to shut down FCA-RI. For FCA-RI to continue we are asking for your assistance to volunteer. If you agree with our mission and have time, contact us. Volunteering is rewarding and does not require a great amount of time.

call: 401-884-1131

or email to: fcainri@gmail.com

5 THINGS FUNERAL DIRECTORS WISH EVERYONE KNEW

from National Funeral Directors website

Most people don't want to think about death – let alone talk about it. When the time comes, families often find themselves overwhelmed, not only by grief but by the many decisions that need to be made quickly.

Funeral directors witness this every day. They see the stress and confusion that can come when there is no plan in place and the peace of mind that comes with thoughtful preparation.

After consulting funeral directors nationwide, the National Funeral Directors Association (NFDA) uncovered five things they wish families knew before a death occurs.

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GRIEF

Author unknown – from a Facebook post

Grief is not just an emotion—it's an unraveling, a space where something once lived but is now gone. It carves through you, leaving a hollow ache where love once resided.

In the beginning, it feels unbearable, like a wound that will never close. But over time, the raw edges begin to mend. The pain softens, but the imprint remains—a quiet reminder of what once was. The truth is, you never truly "move on". You move with it. The love you had does not disappear; it transforms. It lingers in the echoes of laughter, in the warmth of old memories, in the silent moments where you still reach for what is no longer there. And that's ok.

Grief is not a burden to be hidden. It is not a weakness to be ashamed of. It is the deepest proof that love existed, that something beautiful once touched your life. So let yourself feel it. Let yourself mourn. Let yourself remember.

There is no timeline, no "right" way to grieve. Some days will be heavy, and some will feel lighter. Some moments will bring unexpected waves of sadness, while others will fill you with gratitude for the love you were lucky enough to experience.

Honor your grief, for it is sacred. It is a testament to the depth of your heart. And in time, through the pain, you will find healing—not because you have forgotten, but because you have learned how to carry both love and loss together.



Making plans in advance is a gift to your loved ones. It provides peace of mind, financial security, and emotional relief to those you love most.

- making funeral arrangements in the midst of grief can feel overwhelming. Pre-planning takes that burden off your family's shoulders. Instead of making rushed decisions, they can focus on remembering and honoring your life without added stress.**
- funeral costs continue to rise over time. By pre-arranging, you can lock in today's prices and insure that your loved ones won't face unexpected financial strain**
- pre-planning lets you choose final arrangements that reflect your values and preferences. You may have specific wishes about the funeral service, music or readings.**
- knowing that everything is taken care of allows you and your family to enjoy peace of mind. Your loved ones won't have to worry about making tough choices under pressure, and you'll have the reassurance that your affairs are in order.**

businessfig.com

LIVING WILL

A Living Will is a written document which directs your physician to withhold or stop life-sustaining medical procedures if you develop a terminal condition and can't state your wishes at the time a decision about those kinds of procedures must be made.

Brown University Health has prepared a sample Living Will Form which may be found at:

brownhealth.org/patients-visitors/ethics-and-patient-rights/about-advance-directives/living-will-instr

CREMATION

The number of cremations in the United States has risen steadily and the rate is expected to reach 81.4% by 2045. 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 for disposition of the cremains. They can be scattered, put in a columbarium, or kept by the family. The cremains are sterile and pose no health hazard.



THANK YOU

Thank you to all of our members and friends who were able to send us a donation this year ! It helps a lot and is very much appreciated.

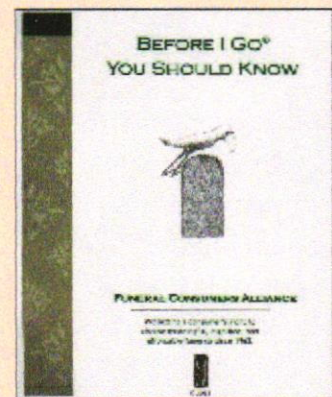
Donations to Funeral Consumers Alliance of Rhode Island are fully tax deductible !

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 to call when the time comes
- who should take care of your pets
- passwords for your 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 !



We have sent this newsletter to all email addresses we have on file, Printed copies are available. Just send your request to our East Greenwich address shown above. Include your mailing address and \$1 to help with the postage cost.

PROMESION

Excerpts from a 10-18-19 article by Cassie Barthuly, updated 7-21-23. joincake.com/blog/promession

The concept of promession was developed by Swedish biologist Susanne Wiigh-Masak. The method uses liquid nitrogen to freeze and disintegrate a body.

The body is placed in a coffin and moved to a custom-built chamber where it is frozen to -18 degrees Celsius. It is then transferred to a sealed machine called a 'promator'. The coffin is weighed to determine the amount of liquid nitrogen which will be needed. Next, liquid nitrogen freezes the body to -196 degrees Celsius which takes about two hours. The frozen body is then transported to a unit where ultrasonic vibration turns it into a powder-like substance, a process that only takes about 60 seconds. The powder is taken to an evaporation chamber. Since the human body is mostly water, most of the powder-like substance evaporates leaving only dry powder remains. Any metals are removed by mag-

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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. These materials are placed above and below the body and aerated providing the perfect environment for naturally occurring microbes and beneficial bacteria to degrade the body and warm up the vessel. In a few days, the temperature reaches 131 to 165 degrees killing pathogens. Bio-filters prevent odors from escaping. After up to two months, the result is 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.

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approach in how to market the business, how to reach new audiences, and how to bring in new revenue streams. They are adapting by hosting weddings and other Life Celebration Events.

The Robinson Funeral Home in South Carolina caused quite a stir with the news that they were opening a Starbucks in their funeral home. It was an innovative idea to open a "coffee corner" offering coffee within the community area of the funeral home. It's open to the general public as well as families making funeral arrangements. There are great benefits to the business if it can become more integrated into local community life by encouraging locals to stop by and share their gossip over a caramel latte.

Another adaptation of funeral facility space has been to host art shows. Carey Hand Cox-Parker Funeral Home in Winter Park Florida opened a converted casket storeroom as a permanent art gallery. Grace Funeral & Cremation Services in Rockford, Illinois has been hosting seasonal art shows for some time. These events expose the funeral home to a completely different audience.

The class of 1948 of Lincoln High School in Wisconsin caused quite a stir when they announced that their 65th reunion would be held at Harrigan Parkside Funeral Home. The

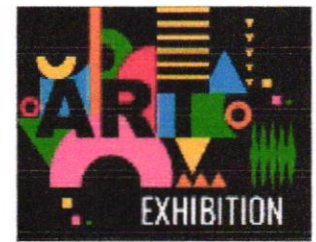
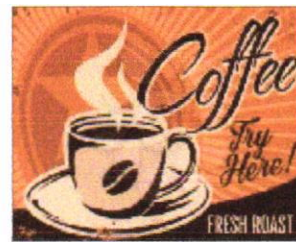
PROMESION

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netism of sieving. What remains (called promains) weighs only 1/3 of the original body weight. This completes the process. The promains can be put in a biodegradable container and buried in a shallow grave where oxygen and microorganisms will break them down into a rich compost in a few months. The public and lawmakers are slow to adapt to new burial methods. Promession is legal in Sweden, United Kingdom and South Korea.

FUNERAL HOMES HOST EVENTS

from an article by Sara Marsden-Ille us-funerals.com



Gross revenues for funeral homes are decreasing as our attitudes toward death rituals change. Traditional funerals are in decline, cremation is on the increase, home funerals are experiencing a revival, and purchasing funeral merchandise online has become a 'norm'. All this means that funeral businesses are making less now than 10 years ago. They need a forward-thinking

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RHODE ISLAND PLANNING AGENT DESIGNATION FORM

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 at:

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

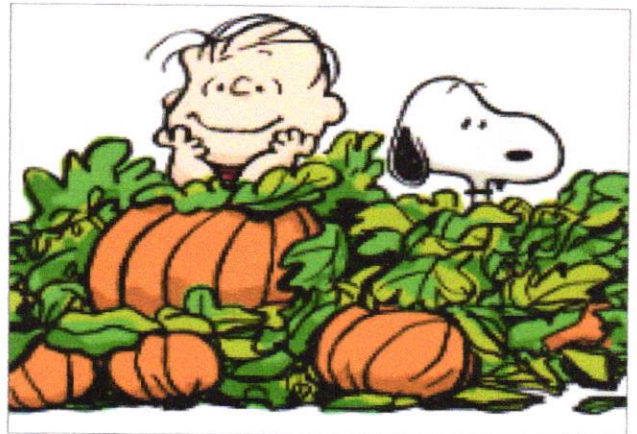
POWER OF ATTORNEY FOR HEALTH CARE

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 this document may be found at: www.health.ri.gov/forms/legal/DurablePowerOfAttorneyForHealthCare.pdf

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 MISSION

The mission of the Funeral Consumers Alliance of Rhode Island is to protect the the right to choose meaningful end-of-life options. We educate consumers, provide state-wide price information and supply resources and encouragement for pre-planning.



FREE PAMPHLETS

Send requests to our East Greenwich address

ENGLISH

How to Choose a Funeral Home

How to Arrange a Home Funeral

How to Plan a Memorial Service

Common Funeral Myths

Death Away From Home

Cremation Explained

Veterans Funeral & Burial Benefits

Ten Tips for Saving Funeral Dollars

Should You Prepay Your Funeral

Guide to Cemetery Purchases

Green Burial: An Environmentally Friendly Choice

Embalming Explained

Organ, Body , and Brain Donation

Traditional Burial

SPANISH

Como Cubrir Los Costos de un Funeral

Como Elegir una Funeraria ... de Manera Inteligent

Planificacion Funeraria de Cuatro Pasos

Sus Derechos Funerarios

ALKALINE HYDROLYSIS

a.k.a. Water Cremation or Aquamation

This three hour process is a more environmentally friendly alternative to interment or cremation. The process uses water pressure, heat and a highly basic (ph14) additive to dissolve soft tissue leaving only bone fragments to be processed into ash. Ninety-two gallons of water mixed with four gallons of potash lye are heated to about 300 degrees F to dissolve the body. The liquid that is then drained is 1000 times less alkaline than at the start of the process. It is disposed of through the municipal sewer system. What remains is a pure white powder to be returned to relatives. It is unlike cremains which are a coarse grayish material. The process has now been approved in many states. There is some strong opposition to the technology with opponents expressing concern about public health safety and about the dignity of mortal remains.

Compared to cremation, alkaline hydrolysis offers:

1. More than a 75% reduction of carbon footprint.
2. Uses 1/8 the amount of energy of flame-based cremation.
3. Pacemakers and some other medical devices do not need to be removed prior to the process.
4. Mercury from dental amalgam is contained and recycled, not vaporized.
5. Preserves 20+% more bone fragments than cremation.

PET CREMATION

Excerpts from a 12-21-24 article by Sara Marsden-Illie
us-funerals.com

Cremation has been widely accepted as a means of final disposition for animals for some time now due to a smaller number of pet cemeteries around the country and the lack of green space in metro areas. With over 66% of Americans owning at least one pet, this market presents a massive opportunity as a revenue-generating business. As funeral profits decline from traditional funerals, some funeral homes are expanding into the pet cremation market.

As dogs and cats do not live the lifespan of an average adult, those of us with furry family members are likely to see several pass within our lifetime. The ability to cremate a pet and keep the cremated remains with the family, even if the family moves around, makes cremation an ideal

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option for pet owners.

Until recently, we had separate human and pet cemeteries, but laws are changing. Effective 8-2-2014, the New York Department allows pet owners cremated remains to be interred with their furry friends in pet cem. So far only a handful of states have attempted to address this issue. Virginia is proposing a regulation to allow pet cemeteries to be added to existing human cemeteries. Pennsylvania is one of the few states that will allow human bodies to be buried in pet cemeteries without having to be cremated. In Florida, it is legal to bury human and non-humans together. The practice of 'secret' interment of pet cremains with their human masters occurs more frequently than we know. A funeral director has the role of sealing a casket before burial, and Coleen Ellis (co-chair of the Pet Loss Professional Alliance) reports that funeral directors have acknowledged that families have asked them to place a pet urn inside a casket before burial.

FUNERAL HOMES HOST EVENTS

(Continued from page 4)

daughter of one attendee said "someone has a weird sense of humor ! Are they connecting with classmates that have passed ?" Her mother, however, didn't think it weird at all !

Funeral facilities have an emerging opportunity to position themselves as the center and soul of their community. The new market offset dwindling profit margins.

This newsletter is being sent by email to all FCA-RI members and friends who have provided their email addresses.



=== PRE-PAYING FOR YOUR FUNERAL ===

IF YOU DECIDE TO PRE-PAY

If you decide to prepay for your funeral, be sure:

- your money is secure, such as in a federally insured bank. Funeral insurance plans are not as tightly regulated, so take extra caution.
- your plan allows for a full refund with little or no penalty if you decide to cancel.
- your money, trust or insurance is transferable to another funeral establishment if you move, change your mind, or the firm closes. If you transfer your funds, the new funeral home is not obligated to honor the prices of the original funeral home.
- you know who holds the pre-need money, and how to contact them.

IF YOU DO NOT WANT TO PRE-PAY

If you do not want to pre-pay for your funeral, you should consider establishing a 'payable on death' (POD) account. You deposit enough money in your bank to cover the current price of a funeral, then let the accumulated interest cover any cost increase due to the inflation. You can always top it up over time if interest rates are low. This account can be made payable upon death to a trusted family member or friend who will use the money properly for your funeral. The funds will be released immediately after your death without the delay of probate. POD bank accounts are FDIC insured, they remain in your name, and money can be withdrawn at any time.

GREEN BURIAL

a.k.a. Natural Burial

Green Burial emphasizes simplicity and environmental sustainability. The body is neither cremated nor prepared with chemicals such as embalming fluids. It is simply placed in a biodegradable coffin or shroud and interred without a concrete burial vault. The grave site is allowed to return to nature. The goal is complete decomposition of the body and its natural return to the soil. Only then can a burial truly be 'ashes to ashes, dust to dust', a phrase so often used when we bury the dead. Because green burials do not

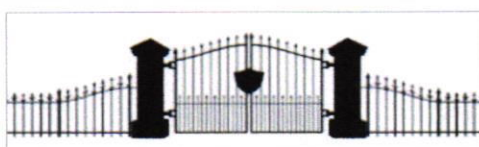
involve embalming, fancy caskets, or concrete vaults, they can be a very cost-effective alternative to conventional burials, lowering the cost by thousands of dollars. If the family supplies their own shroud or coffin, the cost can be further reduced. Each year, US cemeteries bury over 30 million board feet of hardwood and 90,000 tons of steel in caskets, 17,000 tons of steel and copper in vaults, and 1.6 million tons of reinforced concrete in vaults. With green burial, far fewer resources are used. For some, forgoing the embalming process is the main attraction, since embalming fluid contains formaldehyde, a respiratory irritant and known carcinogen. In the U.S., about 5.3 million gallons of embalming fluid are used every year, and funeral home workers are exposed to it routinely. Love of nature and a desire for 'eternal rest' in a forever-wild meadow or forest are frequently cited reasons for choosing green burial. The most conservation-intense green cemeteries do not use fertilizer, pesticides, or herbicides.

In Rhode Island, green burial sites are available at:

Swan Point Cemetery
The Ellipse
585 Blackstone Boulevard
Providence, RI 02906
(401) 272-1314

Prudence Memorial Park
P.O. Box 228
Prudence Island, RI 02872
(401) 919-0837

Arnold Mills Cemetery
Stearns Memorial Section
680 Nate Whipple Highway
Cumberland, RI 02864
(401) 374-2972



INTEGRITY OF ORGAN DONATION PROCESS

Excerpts from a 4-3-25 article from Targeted News Services

Representatives Gus Bilirakis and Lizzie Fletcher have introduced a bipartisan bill to stop brokering of body parts and to preserve the integrity of the organ donation process.

The Act will protect the dignity of those who donate their bodies to education or research. It will create standards for registration, inspection, chain of custody, labeling and packing, and proper disposition. It would prevent body brokers and bad actors from taking advantage of donors and donor families.

When a family donates loved ones' organs or tissues for transplantation, the process is transparent and heavily regulated. However, in comparison, there is currently no federal law – and few state laws – governing the process when a body is donated for use in medical research or education. It remains legal to sell the remains of adults and anyone can dissect and sell human body parts. Because of this, abuses of donor bodies abound. Bodies and body parts can be bought, sold, and leased again and again, making it extremely difficult without proper reporting requirements to consistently track what becomes of donors' bodies to ensure that they are handled with dignity and to guarantee their return to their loved ones after cremation.

This legislation will provide safeguards to ensure that human remains are disposed of in a manner that preserves the dignity and choices of the patient or next of kin. The Act is supported by the National Funeral Directors Association.

CHANGING FUNERAL PREFERENCES

Excerpts from a 4-2-25 NFDA press release

The National Funeral Directors Association (NFDA) has released a study examining consumer attitudes toward funeral service across generations. The report surveyed Baby Boomers, Gen Xers, Millennials, and Gen Zers (age 18 and older) in the US to explore their perspectives on funeral service, final disposition preferences, communication about end-of-life plans and the role of funeral directors.

Some key findings were:

- Younger generations view funeral directors as valuable experts and trusted professionals, with Gen Zers expressing the strongest belief in their importance.
- While 56% of respondents agree that it is important to commemorate a loved one with a funeral or memorial service, younger generations are more likely to emphasize the importance of viewing the body.
- The preference for cremation remains strong, with 50% of Americans favoring it, though Gen Z shows a greater preference for traditional burial than older generations.
- Nearly two thirds (62%) of adults have discussed their own funeral plans with family members, yet Gen Z is the least likely to have done so.
- A significant majority (91%) of Americans believe that talking about death is healthy and normal, though many remain uncomfortable with these discussions.



PET CREMATION ON CAPE COD

Excerpts from a 4-10-25 article (Cape Cod Times)

Pawsitive Memories is the first pet crematorium on the Cape to use water rather than fire to cremate remains. Erik Tarvin started this business in 2021 using the ecologically friendly process of Alkaline Hydrolysis (a.k.a. Water Cremation). His service offers

individual, communal and private cremation for pets. A private service allows for the cremation of one animal at a time. Individual services allow a number of pets separated by stainless steel compartments to be cremated together. If an owner does not want ashes back, the animal is cremated communally and the ashes spread across a green space on the Cape. Tarvin has partnerships with local businesses offering wood carvings, paintings, blown glass ornaments, jewelry to hold ashes, and urns of different shapes and sizes. He also works with area veterinarians, who sometimes transport the deceased pets to his office in Sandwich. Prices are

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THE FUNERAL COVERAGE ACT

from a NFDA 4-3-25 press release

The National Funeral Directors Association (NFDA) supports the Funeral Coverage Act (H.R. 2436) recently introduced by Rep. Kevin Hern (R-OK). It is a forward-thinking bill that would help grieving families manage funeral costs by expanding how Health Savings Accounts (HSAs) can be used.

The Act would classify funeral and burial expenses as qualified HSA expenses, allowing individuals to use tax-free HSA funds to help cover final arrangements. When HSA funds are used to pay for qualified medical expenses, those distributions are made on a tax-free basis.

The current maximum amount that can be contributed to an HSA on an annual basis is \$4,300 for an individual and \$8,550 for a family. Like an IRA account, when a person sets up an HSA, they name a beneficiary. If the beneficiary is a surviving spouse, the unused portion of the decedent's HSA passes directly to the spouse and is added to his or her HSA and occurs no tax liability.

However, the immediate need for the spouse is funds to cover a funeral and burial, rather than have excess funds automatically added to their own HSA. If the decedent died owing medical expenses, the proceeds in the HSA will be used to pay those medical expenses before funeral expenses are paid.

According to NFDA research, only 26.4% of Americans aged 40 and older have preplanned and prepaid for their funeral expenses, leaving many unprepared when a death occurs. Expanding the use of HSA funds for funeral expenses provides families with greater financial flexibility and peace of mind.

For many families, funerals are an unexpected expense. This legislation is a compassionate step toward easing financial stress during one of life's most difficult moments. NFDA is committed to ensuring that families have the resources they need to honor loved ones without undue financial hardship.

PET CREMATION ON CAPE COD

(Continued from page 8)

based on service and weight. The communal cremation of a 2-pound animal will cost \$80. The individual cremation of an animal of 200 or more pounds is \$590. All private cremation services cost \$700.

5 THINGS FUNERAL DIRECTORS WISH EVERYONE KNEW

(Continued from page 1)

1. It's Never Too Early to Start Planning

While everyone knows death and taxes are inevitable, conversations about death are often avoided. Simply documenting your wishes and discussing your preferences with your family can alleviate the difficult decisions your loved ones will have to make in the future. Speak with a funeral director to explore the many options available for planning a meaningful funeral.

2. Legal and Financial Details Can Cause Unexpected Issues

Families often don't realize power of attorney ends at death, meaning a designated person can no longer make decisions or access bank accounts once an individual dies. To avoid complications, consider adding a trusted loved one to your bank account and ensure life insurance beneficiaries are up to date. Too often, deceased individuals leave minor children, deceased spouses or former partners as beneficiaries, leading to legal and financial challenges.

3. Final Wishes Shouldn't Be In Your Will

Many people believe the best place to document their final wishes is in their will. However,

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5 THINGS FUNERAL DIRECTORS WISH EVERYONE KNEW

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wills are often not read until after funeral services take place, making them an unreliable way to communicate last requests. Instead, discuss and document your wishes with family members or a trusted professional who can keep your wishes on file until there is a need.

4. There Are a Variety of Memorialization Options

End-of-life planning offers more choices than many realize. While burial remains a common preference, cremation is an increasingly popular choice and can even include a viewing and funeral service. Additionally, eco-friendly options, such as alkaline hydrolysis, natural burial, and natural organic reduction are becoming more widely available for those seeking green memorialization. In fact, according to NFDA's Consumer Awareness and Preferences Study, 68% of respondents expressed interest in green funeral options. Exploring these possibilities with a funeral professional can help ensure your final arrangements reflect your values, traditions and personal wishes.

5. Funeral Directors Don't Just Manage Funerals

Funeral directors play a vital role in helping families create meaningful services that reflect their loved one's life, values and traditions. Whether planning ahead or facing a recent loss, funeral professionals provide expertise, compassionate care and personalized guidance during one of life's most difficult moments. Choosing the right funeral director is an important decision and finding someone who understands your needs can make all the difference in honoring your loved one in a personal and meaningful way. Start the conversation today by talking about end-of-life planning. It isn't easy, but it's one of the most important conversations you can have with your loved ones. A little planning today can make a world of difference tomorrow. Use comprehensive resources like RememberingALife.com, which is designed to guide families through every stage of the journey, including planning, funeral options and grief resources. The site offers valuable tools and support, such as the "Find a Funeral Home" tool to connect families with compassionate, local funeral directors and much more.

HEARSE CON 2025

from a 6-3-25 article, Westwood Newsletter by Kastle Waserman

HearseCon 2025 brings out car enthusiasts and the ghouls who love them. Every year, hearse owners come to this event from around the country. On Saturday May 31, a flood of police cars with their lights flashing and sirens blaring screeched to a halt on South Broadway and blocked off traffic. It looked like something major was going down. Then came a hearse, and another, and another. A convoy of hearses rolled up and swung around the corner to pull into a parking lot. No, it wasn't a crime scene. It was HearseCon 2025.

The traffic-stopping, annual hearse cruise is just one of the events that allows hearse enthusiasts to show off their love of these ultra-long and utterly macabre cars. For days leading up to the main event, they gather, do final tweaks and repairs, and party with the living dead.

The event began in 2007 as a club gathering but quickly expanded. "It started as an idea to get a group photo, but I decided to make it a day event with bands and awards. Then I added small events leading up to it. I didn't realize it would take off so quickly or that the general public would be interested," says founder Zachary Byron Helm.

Helm says the draw to own a hearse varies by individual, with some doing it for the attention and shock value and others for the love of the car itself. "The attention aspect becomes tiresome quickly, compared to the staggering investment it takes to keep these cars nice and on the road," Helm says. "Many develop a real appreciation for the craftsmanship of these cars."

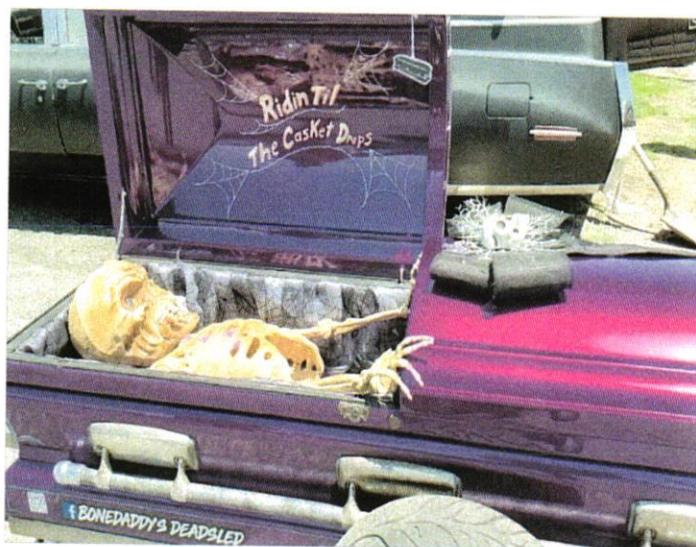
Every year, hearse owners come to the event from around the country, some from Canada

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HEARSE CON 2025

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and Mexico, to partake in club member parties and the car cruise. At the main event on Saturday, vendors selling everything from pet water cremation services to dark collectibles, jewelry, and clothing created a maze of shopping options, leading to the lineup of customizes hearses. The attention to detail, such as skeleton hand review mirrors and hilarious bumper stickers, made for a photo-worthy event. That, in addition to the people who ranged from those in their goth finest to gear-head car enthusiasts.



RATE OF CREMATION INCREASE IS DECELERATING

excerpts from Funeral Director Daily 6-6-25

Research by the Cremation Association of North America (CANA) shows that the national cremation rate has grown steadily and predictably for the last 50 years, indicating that neither the recession nor the pandemic have influenced the growth rate on a national level. After decades of rapid growth in the United States, CANA confirms that the national growth rate is slowing after reaching 61.8% in 2024.

CANA also notes that the U.S. is 15 years behind Canada, where the cremation rate surpassed 76.7% in 2024. They predict that by 2033 the cremation rate in all states will reach or exceed 50% and that the United States national rate will surpass 70%. The new disposition methods of alkaline hydrolysis and natural organic reduction seem to be playing a very small role in the overall picture. These forms of disposition total only 0.3% of all dispositions in states where both methods are legal.

OUR WEBSITE

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, links to some of our past presentationlns on youtube and much more.



NFDA COMMENTS REGARDING THE HBO DOCUMENTARY "THE MORTICIAN"

(May 30th on the NFDA website)

A new three-part documentary, "The Mortician" premiered on HBO on June 1. It has been described in the following way:

"The Mortician" chronicles a trusted family-owned funeral home that hid behind a facade of decency and propriety to take advantage of loved ones at their most vulnerable moments. In the early 1980s, David Sconce, scion of the Lamb family, took over the family business and sought to exploit the deceased in numerous ways to expand their earnings. Driven by profit, the Lamb Funeral Home in Pasadena, California engaged in years of morally questionable and inhumane practices."

While the actions chronicled in this documentary are both horrifying and real, documentaries often dramatize real events for emotional impact, and viewers should be mindful that important context or nuance may be left out in favor of a compelling narrative.

It's important to remember that the subject of this documentary is not representative of the funeral profession as a whole. Every day, tens of thousands of funeral directors work around the clock to help families take the first steps toward healing following the death of a loved one. With care, compassion and integrity, they help families create meaningful funeral and memorial services that reflect their loved ones's personal values, interests and experiences.

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.

The National Funeral Directors Association (NFDA) is a good place to begin a search for a funeral home. It's members agree to abide by an enforced Code of Professional Conduct. Visit NFDA's consumer education website, RememberingALife.com, and use the "Find a Funeral Home" search tool to connect with a local NFDA-member firm today.

Watch the trailer here ---->

https://www.youtube.com/watch?v=H3PpoGH_Xlg



call: 401-884-1131
or email to: fcainri@gmail.com

TIPS FOR WRITING AND DELIVERING A FUNERAL EULOGY

(See the full 7-26-25 article in the
Bozeman Daily Chronicle, Montana)

1. Keep it short and sweet
2. Write it down and practice
3. Tell stories
4. Talk slow and BREATHE
5. Don't be afraid to show emotion.

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Printed copies of this newsletter are available by mail. Just send your request to our East Greenwich address shown on page 1. Please include \$1 to help with the postage cost.

12 AGENCIES YOU MUST CONTACT AFTER YOUR SPOUSE PASSES

Excerpts from a 6-11-25 article by Drew Blankenship (cleverdude.com)

You have to notify various agencies when your spouse passes away to inform them of the death. Failure to do so can result in lost benefits, identity theft, or potentially a big legal headache for you.

1. Social Security Administration (SSA)

You or your funeral director should immediately notify the SSA to stop benefits and apply for survivor benefits. A lump-sum death payment and monthly survivor benefits may be available — but only if you act early. The SSA informs Medicare and Supplemental Security Income (SSI) on your behalf. Without timely reporting, you risk having to repay benefits sent out after the date of death.

2. Internal Revenue Service (IRS)

You must file a final tax return for your late spouse, covering income earned up to the date of death. If your spouse took Required Minimum Distributions (RMDs), you must withdraw them by December 31st.

3. Department of Motor Vehicles (DMV)

Notify DMV to cancel or update your spouse's drivers' license, ID, and vehicle registration. This helps prevent identity theft and stops renewal notices from arriving. Death certificates are almost always required.

4. Veteran Affairs (VA) or Military Records

If your spouse was a veteran, notifying the VA ensures that you access burial and survivor benefits promptly. Failure to notify can delay or forfeit valuable benefits.

5. Employer and Pension Providers

Contact your spouse's current and former employers to identify life insurance, pensions, 401(k)s, or annuity benefits.

6. Banks, Financial Institutions, and Credit Card Companies

Promptly notify banks and card issuers to close or transfer accounts and protect identity theft. Having joint accounts means the surviving spouse retains access, but notification is still necessary.

7. Insurance Providers

Notify agencies handling insurance policies to cancel, change, or update coverage appropriately. Life insurance may pay out to your designated beneficiaries, but delays in notification can stall claims. Auto and home insurers must know how to avoid incorrect premium charges. Health insurance after death may require COBRA decisions or the transfer of dependents.

8. Credit Reporting Agencies

Sending death certificates to one of the credit bureaus flags the death across all three of the agencies preventing new credit from being issued. This lowers the risk of identity theft and unauthorized borrowing.

9. State and Local Social Services

If your spouse received state benefits — Medicaid, SNAP, TANF, or housing assistance --- you must notify agencies to stop payments and avoid overpayments.

10. Postal Service and Subscriptions

Promptly update or forward your spouse's address through USPS. Cancel subscriptions, memberships, streaming platforms and gym contracts to stop billing.

11. Probate Court and Estate Executor

If your spouse had a will or trust, the executor must notify agencies by filing paperwork with the probate court within the required time — usually 30 days.

12. IRS — Estate and Gift Tax

Besides filing a final return, high net-worth estates may require IRS estate or gift tax filings. Notify agencies by submitting Form 706 within 9 months if your estate exceeds the threshold exemptions.

5 THINGS TO SAY WHEN SOMEONE DIES

Excerpts from a 7-21-25 article. forwardtimes.com

When someone you know loses a loved one, finding the right words can be difficult. Here are five thoughtful things to say when someone dies, based on insights from spokespeople from the National Funeral Directors Association:

1. "I'm here for you."

Offering your presence, whether to listen, help with daily tasks or just sit quietly, lets the grieving person know they are not alone. Do more listening and less talking.

2. "Tell me about your loved one."

Inviting stories and memories honors the deceased and helps keep their spirit alive. What made them special? Positive stories are always helpful.

3. "What can I do to support you right now?"

Rather than a vague "let me know if you need anything," this encourages specific offers of help, which can be easier for someone in grief to accept. Offer actual support instead of just saying 'sorry'.

4. "It's OK to feel whatever you're feeling."

Grief is a uniquely personal experience that can evoke a range of emotions. Validating those feelings removes pressure to "be strong" or "move on" too quickly. Sometimes you don't have to say anything, a hug or touch says it all.

5. "I don't have the words, but I am here for you."

Sometimes words fall short. Acknowledging this honestly while offering your presence can be deeply comforting.

Funeral directors caution against common but unhelpful phrases such as "They're in a better place" or "At least they lived a long life". Remember "Less is more. Sometimes, a "hi" and a hug or handshake is enough.

**"Navigating Choppy Waters Conference"
and "Shelter from the Storm" Expo
Thursday September 25th
Rhodes on the Pawtuxet
60 Rhodes Place, Cranston RI
BE SURE TO VISIT US AT THE FCA-RI TABLE !
See senioragendari.org for details**

NOTES: Pending Legislation

1. Death Tax Repeal Act (S.587) introduced 2-13-25.
Referred to the Finance Committee. 3% chance of being enacted.
2. Funeral Coverage Act (H.R.2436) introduced on 3-31-25 (See page 9). Would classify funeral and burial expenses as qualified HSA expenses, allowing individuals to use tax-free HSA funds to help cover final arrangements.
3. Loved Ones Interment Act (H.R.3710) introduced 6-4-25. Referred to the Veterans Affairs Committee. Would clarify the existing law to allow veterans who were commemorated with an urn or plaque to be interred in the same burial space as their spouse or child in a national or veterans cemetery.
4. Rhode Island Bill H5110 would allow disposition of people's bodies by human composting or alkaline hydrolysis. Referred to Senate Health and Human Services Committee 6-11-25. Would take effect 1-30-27.

