



## Funeral Consumers Alliance of Rhode Island

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### **FCARI Mission**

*The mission of the Funeral Consumers Alliance of Rhode Island is to protect the right to choose meaningful and affordable funerals. We educate consumers on available options, provide state-wide price information and give consumers tools and encouragement for pre-planning. The FCARI is a 501c(3) non-profit organization. Your donation is fully tax deductible.*

## Newsletter – Spring 2010

### **THE FUNERAL CONSUMERS ALLIANCE OF RHODE ISLAND**

An affiliate of the Funeral Consumers Alliance

## MESSAGE FROM THE PRESIDENT

At our Board Retreat in August, we chose four areas of concentration for the 2009-2010 year. These areas were (1) educating consumers about our mission by presenting at public events and to organizations, (2) increasing our visibility in the community by developing and distributing a new brochure and other educational materials, (3) sharing more widely the information contained in our comprehensive General Price List survey of nearly all of the funeral homes in Rhode Island, and (4) raising money to accomplish these tasks by an active solicitation of our membership for donations on a regular basis as well as searching for and applying for grants.

You may have noticed that we did not have either a Fall meeting or Fall Newsletter. This was an intentional decision to save money and to focus on our retreat goals.

We launched our new brochure for the Senior Agenda Coalition Conference at the Crowne Plaza Hotel in Warwick on October 30. We had a table set up there and were able to engage in conversation with several hundred people. This generated a great deal of interest among the seniors and professionals in the human service network. In exchange for names and addresses of interested people, we held a raffle for a free membership in the FCARI.

On November 18, I was interviewed about the FCARI on WNRI Radio 1380 AM in Woonsocket by Bob Weber on his weekly hour-long talk show directed to topics of interest to senior citizens.

Bruce Donovan spoke to a group at the Woonsocket Senior Center on February 2. He was warmly received, as he spoke about how to have the “funeral planning discussion“ with family members and how to be a wise shopper in selecting exactly what you want for your funeral or memorial service.

The Kent County Human Service Provider Networking Group invited me to share the work of the FCARI at their February 25 meeting at Atria Harborhill. This was a lively group of professionals who had many questions and shared much information from their own experiences.

Renee Pierre, our youngest board member, set up a booth at “Spirit Day” at North Kingstown High School on March 20. Her booth featured balloons to attract attention and had lots of information about the FCARI to engage young parents in the importance of thinking about having a plan in place in case they die prematurely.

We added 18 new members this year, with many more prospects generated by our visibility at events.

The key to our continued success is your willingness to volunteer your time and your financial resources. I look forward to seeing you at our Annual Meeting on May 2.

Susan W. Graefe, President

## FREQUENTLY ASKED QUESTIONS ON OUR INFORMATION PHONE LINE

**“We have recently had a difficult experience in dealing with the ‘XXXX Funeral Home.’ We were not treated in a courteous manner at the time of meeting with the funeral director and believe that we did not receive the goods and services which we were charged for. We do not want to make trouble, but we do not want other families to go through what we went through. Is there a place where we can register a complaint?”**

Yes, we encourage those who inquire regarding any problems of this nature to contact the Rhode Island Health Department Complaint Unit at 401-222-5200. They will send you a **Complaint Form**. You can also call the FCARI at 401-884-1131 for the Complaint Form or download it with instructions by going to <http://www.health.ri.gov/hsr/bmld/complaints.php>. Once your complaint form is received by the Health Department, it will be sent to the Board of Funeral Directors and Embalmers for review and investigation. You can learn more about the Board of Funeral Directors and Embalmers by visiting [www.health.ri.gov/hsr/professions/emb\\_fun\\_dir.php](http://www.health.ri.gov/hsr/professions/emb_fun_dir.php).

When making funeral arrangements, before leaving the funeral director’s office be sure you have a hardcopy of the itemized charges you will be expected to pay to avoid **ANY** misunderstandings later.

**“My parent just died and he/she had no money to pay for a funeral. We are a financially stressed family and are not able to pay for a funeral. Are there any funds**

**available to help my family give my father/mother a decent funeral? “**

To qualify for a General Public Assistance grant to assist with funeral expenses, **you must be able to prove** that the person who died had **NO ASSETS**. This includes car, boat, home, insurance policy, or savings/checking account. Let the funeral director you are using know immediately that this is the circumstance, as some funeral homes are reluctant to be involved in General Public Assistance funerals although there is an ethical expectation that they will at least do some each year. The funeral home should assist you in doing the necessary paperwork for the GPA application or refer you to the proper GPA office.

For a cremation, there is a standard GPA allowance of \$900.00 for the funeral home expense and \$150.00 for the crematory expense. When a burial is to take place \$900.00 is allowed for the funeral home expense and \$300.00 for the cemetery expense. In addition, family and friends of the deceased are allowed to contribute an additional amount of money (approximately \$1600.00) to allow for a public viewing of the body, upgraded casket or any service in addition to what is allowed for in the GPA regulations.

For details and updates regarding this information go to <https://www.policy.dhs.ri.gov/0600.htm>. Within this document, the information about the provision of funeral expenses is located at 0620.05.05.10.

## **FUNERAL AGENT DESIGNATION FORM TAKES ON NEW IMPORTANCE**

In our last Newsletter, we stressed the value of the State of Rhode Island's Funeral Planning Agent Designation Form, available on our website. It is a straightforward document by which you can designate another person to handle your affairs after death. We noted that the form takes on preeminent importance if the designated agent is not a blood relative or spouse and can be of special value when the agent is a domestic partner (a status not legally recognized in Rhode Island). The significance of the form was highlighted by Governor Carcieri's veto in the fall of 2009 of Senate Bill 0195 and House Bill 5294, measures that would have allowed domestic partners (heterosexual or homosexual) to claim the body of a deceased partner and make funeral arrangements. The legislation in question was prompted by the inability of Providence resident Mark Goldberg (in the summer of 2008) to claim the body of his partner – even though the partner had no surviving next-of-kin. Through the advocacy of Rhode Islanders, including Frank Ferri, Representative from District 22 in Warwick, the Carcieri veto was ultimately overturned.

Still, the need remains for all of us to be mindful of the Funeral Planning Agent Designation form and to complete it to forestall tragic situations in the future, such as the one that Mark Goldberg endured in 2008. Visit our website for a copy of the form and instructions on its proper completion.

## **IF YOU HAVE A PREPAID FUNERAL ARRANGEMENT OR A BURIAL CONTRACT *PLEASE CHECK TO SEE IF IT IS STILL VALID AND WILL STILL BE HONORED***

Among the phone calls we have received this year have been many inquiries about whether a funeral contract made in the 1990s or before is still valid. It is important to check with the funeral home or cemetery where you prepaid to make sure your contract will be honored. Many funeral homes and cemeteries are no longer owned and operated by the same families who owned them when you made your arrangements. Some have been bought and sold several times over the past 30 years. Many have merged or been sold to national corporations. Some funeral homes no longer exist, as we have discovered in doing our survey.

The **FCARI DOES NOT ENCOURAGE PREPAYING FOR ARRANGEMENTS** (unless you must, for the purposes of a Medicaid spend-down). **WE DO SUPPORT AND ENCOURAGE PREPLANNING.**

## **COST OF OBITUARIES**

The cost of obituaries is on the rise in newspapers. Formerly free, the five southern Rhode Island newspapers are now charging \$50.00 for a 2" x6" notice with an additional \$5.00 per line. Many people are choosing to refer readers to the website of the funeral home for information and a full death notice both in the Providence Journal and in the local newspapers.

**CONSIDER CEMETERY  
EXPENSES:  
SURVEY COMING SOON**

Although the cremation rates have risen from 4% to 40% in the past 30 years, many people wish to be buried in cemeteries. When planning for funeral costs, the burial is an additional cost which can be considerable. In looking at just a few Rhode Island cemeteries, we found a wide range of prices for the cost of a burial plot beginning at \$425.00 in a local town cemetery and ranging up to \$1450.00 for a single (two interment) plot in a Rhode Island Catholic Diocesan cemetery.

Purchasing the plot is only the beginning of the burial expense. The cost of opening and closing a grave varies, with an average of \$1200.00 (including a concrete liner and lowering device). Additional fees are charged for burials which take place on weekends and holidays or on short notice. If you choose to have the burial viewed by the family at graveside in a Diocesan cemetery, there is an additional \$500.00 charge.

The monument or gravestone is another large expense with an additional cost for inscription.

Many cemeteries now have "scattering" areas for cremains. Scattering in a memorial garden in a cemetery can cost \$575.00, including an inscription on a nearby stone or monument. Many churches now have their own memorial gardens for scattering. Some have columbariums where an urn with cremains can be interred.

The FCARI plans to conduct a survey of cemeteries in Rhode Island similar to our General Price List survey of funeral homes. Please contact us at 884-1131 if

you would be willing to visit a few cemeteries in your area to collect their price lists.

There is currently a "Bereaved Consumer's Bill of Rights Act of 2009" (H.R. 3655) being considered in the House Energy and Commerce Committee, introduced by Bobby Rush, D-Ill , which would require the Federal Trade Commission (FTC) to initiate a separate rule that would cover cemeteries and all other sellers of funeral or burial goods or services. This is an important piece of pending federal legislation.

**RHODE ISLAND VETERANS  
MEMORIAL CEMETERY**

If you are a military veteran you, your spouse, and dependent children may qualify for burial in the Veterans Cemetery in Exeter, RI. For information about how to qualify, call 401-222 1750 or visit <http://www.dhs.ri.gov/Veterans/RIVeteransCemetery/tabid/306/Default.aspx>

**SPEAKERS AVAILABLE**

The FCARI has a Speakers Bureau available. We would welcome the opportunity to come to your church or civic organization to share information about all aspects of funeral planning including how to have the family conversation about funeral planning before there is a need, what to look for in shopping for a funeral home, how to plan for burial or cremation, options for cremains, accessing cemeteries, planning a funeral service, and writing an obituary.

We can save on printing and mailing costs by using email. **PLEASE SEND US YOUR EMAIL ADDRESS if you haven't already or if it has changed.**

## 2010 GENERAL PRICE LIST SURVEY UNDERWAY

Buoyed by comments of appreciative members and fortified by funeral directors' reports of consumers showing up in their offices with copies of our price list survey tucked under their arms, FCARI has embarked on what we intend to be a biennial project of revisions and updates. We hope to publish by mid-year the 2010 version of the original 2008 survey.

In mid-February we emailed to all 94 funeral homes in Rhode Island a request for their General Price Lists (GPLs). Well aware that the legal requirement to provide a hardcopy GPL applies only if the requester comes to the funeral home's premises, we nonetheless hoped that some directors would honor our mail request. We are happy to report that, as of this writing, we have heard from 28 funeral homes. This return rate will save us a lot of time driving around the state. Soon we will start visiting funeral homes that have not responded and then update the survey currently on our website. We have always thought that our comprehensive, state-wide price survey – available free to the public online – was a great bargain. Now, to cite one example, we note that the for-profit online venture Everest Funeral Planning and Concierge Services duplicates our services – for a significant fee. It seems *we really are* the bargain we always thought we were!

Final note: Once the price list is updated, we will review GPLs for compliance with the Federal Trade Commission Funeral Rule. We will check to see how responsive funeral homes have been to our letters that addressed their compliance, sent out in mid 2009. Stay tuned.

## OBITUARY WRITING WORKSHOP

Obituaries of notable persons are usually lengthy, detailed, and, we hope, accurate biographies prewritten while these celebrated people are still living. The average person's obituary might be written by the funeral director, assisted by a family member. But, if you were to write your own, it would certainly be autobiographical:

- Would you want it to be about who you were or what you did?
- What would you want people to remember about you?
- Would you want it to be long or short?
- What or who would be omitted or included?

Come join us in June as we ponder these questions and others at a workshop designed to facilitate your writing your own obituary. If you are interested in joining Sue Graefe and Dana DelBonis in this learning experience, call Sue at 884-1131 for the details of time and place.

**WE NEED VOLUNTEERS, BOTH TO GATHER GPLS AND TO REVIEW THEM FOR COMPLIANCE. Please email us at [fca-ri@cox.net](mailto:fca-ri@cox.net) or call 884-1131 if you can assist us.**

## **THANK YOU FOR YOUR DONATIONS**

The FCARI thanks the following contributors for their generous donations since April, 2009. These essential financial supporters represent about 13% of our membership.

### **General Contributors**

Art Andrews	Stephen Jorgensen
Anna Caraolo	Ronald Marcy
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Robert & Helena Hanke	Susan Stiles
Marie Hennedy	Anne Wagner

### **Contributors of Memorial Donations**

Janet & Patrick Clayton in memory of Margaret & Jamie O'Hara  
Helene Gersuny in memory of Corrinne Wiseman  
Arlene Gundlach in memory of Lois Laliberte  
Spencer & Marguerite Hall in memory of Julia Hall  
Nancy Rieser in memory of Marie and Mark Rieser

We hope you too will consider a generous donation to help us continue the vital work of the FCARI. Your donation will assist us in continuing to publish and mail a newsletter periodically to inform our members about current trends and options, upcoming events and meetings, and useful resources. We are making every effort to trim our budget to the bare bones. However, fixed costs remain – our telephone number and answering service (\$500.00 per year), which has been used frequently for inquiries about needs and concerns; printing of brochures and educational materials (\$100.00); and printing and mailing of newsletters (350.00 per year). We also need help with travel and honoraria costs for guest speakers. **THANK YOU FOR SHARING YOUR RESOURCES.**

## VALUABLE RESOURCES

Every year, Americans arrange funerals for more than two million deceased individuals at an average cost of \$7300 per funeral, not including the cemetery costs. Many funerals cost \$10,000.00 and up, ranking in some cases among the most expensive purchases many consumers make. A little research and planning can help keep funeral costs in check.

As resources, we invite you to use the following:

- Funeral Consumers Alliance national website: [www.funerals.org](http://www.funerals.org)
- The website of FCARI: [www.funerals.org/affiliates/rhodeisland](http://www.funerals.org/affiliates/rhodeisland)
- An article on "Funeral Arrangements" by Joshua Slocum of the national Funeral Consumers Alliance on the website of the New York Times, [www.nytimes.com/info/funeral-arrangements](http://www.nytimes.com/info/funeral-arrangements).

### **You can find tips from consumer advocates on how to:**

- Shop around
- Check out a range of caskets
- Clarify cemetery plot and burial charges upfront
- Find out if cremation can be cheaper
- Find funeral planning groups that can help
- Plan yes, prepay no
- Help veterans and their families
- Select creative urns
- Decide on coffins: rent or buy online
- Review handmade options
- Choose home funerals
- Find information on burial costs of victims of crime

- Learn the truth about embalming
- Plus additional funeral arrangement resources

If you do not have access to a computer, call us at 401-884-1131, and we will be glad to mail this information to you.

### **Veteran's Benefits**

To find out about funeral burial benefits for military veterans, go to:

<http://www.dhs.ri.gov/Veterans/RIVeteransCemetery/tabid/306/Default.aspx>

This is part of the website of the RI Department of Human Services, and they describe clearly all that you will need to know.

## GIFT OF PEACE OF MIND

Do you struggle to find a meaningful gift to give family and friends for special occasions? You can make a tax-deductable gift to the FCARI in his or her name by filing the membership application on our website at <http://www.funerals.org/affiliates/rhodeisland> and mailing it to us with your \$25.00 donation. Your family or friend will receive a packet of useful funeral planning information which includes the booklet *Before I Go, You Should Know* and will be placed on our mailing list. This thoughtful gift demonstrates your interest and concern for your loved one. It may also help you in the future if you are responsible in planning for your loved one's end of life and funeral needs.

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**SLATE OF BOARD  
MEMBERS TO BE PRESENTED AT  
THE ANNUAL MEETING OF THE FCA/RI  
ON MAY 2, 2010 FOR A VOTE**

The following slate will be presented for the positions on the board of directors of the FCARI.

Susan Graefe	Term 2009-2011
Renée Bucklin	Term 2009-2011
Renée Pierre	Term 2009-2011
Dana DelBonis	Term 2010-2012
Frederick Graefe	Term 2010-2012
Bruce Donovan	Term 2010-2012
Frank Ferri	Term 2010-2012