



FUNERAL CONSUMERS ALLIANCE OF PRINCETON

Spring 2011 Newsletter

Matching Goals of Care with Treatment

As patients age and enter their final years of life, their goals may change from cure and longevity to more comfort and better quality of life in the time remaining. Other examples of specific goals may be for the patient to drive, garden or live long enough to attend a family event such as a wedding or graduation. By aligning therapies to achieve a specific patient goal, quality of care and satisfaction with care improves.

The present model for health care in New Jersey is for physicians to pursue aggressive and curative therapies until the patient has approached an actively dying phase. Goals of care are not usually discussed with the patient or family until this time. This sudden switch in goals often leaves the patient and family members disappointed in their medical care and sometimes feeling abandoned by their primary physician. Through government, academic and community education, Dr. David Barile hopes to improve medical decision making in ways that better serves patients, be it full therapeutic measures to promote longevity or more palliative measures that promote comfort.

Dr. Barile is the Executive Director of New Jersey Goals of Care; an organization that functions as a partnership program to unite private and public organizations interested in improving geriatric clinical decision making in the State of New Jersey. The organization takes a leadership role in directing efforts on the following four fronts:

Academic: Enrich and formalize the geriatric and palliative medicine curricula in all UMDNJ medical schools and residency training programs. Network with Schools of Public Health in the state of New Jersey to enrich the geriatric curriculum and promote the geriatric

(Goals continued on page 2)

FCAP Annual Conference Decision-Making in Geriatric Medicine

David R. Barile, M.D.

Sunday April 3, 2011, 2:00 PM

Princeton Theological Seminary
Erdman Hall, 20 Library Place

Free and open to the public!

Come elect our new board members!

Bring a friend who doesn't know about us yet!



Older people may be either burdened with unwanted treatments or denied treatments due to ageism. Specific health goals change markedly as people age (e.g. quality of life vs. longevity) it is important that patients and physicians discuss specific goals as part of the treatment plan. Aligning goals of care with available

therapies improves quality, satisfaction, and cost savings.

Dr. David Barile graduated from Eastern Virginia Medical School, completed his internship and residency at Beth Israel Medical Center in New York City and his geriatric fellowship at Mount Sinai School of Medicine. He is board certified in internal medicine, geriatrics and hospice/palliative medicine and has been in clinical practice since 2000. Dr. Barile is Executive Director and Founder of New Jersey Goals of Care and also serves as Medical Director of the UMCP's ACE unit (Acute Care for the Elderly) and Palliative Medicine Services.

(Goals continued from page 1)

crisis as a public health issue.

Government: Implementation of the POLST (physician orders for life sustaining treatments) form that will standardize resuscitation and goals of care for hospitalized patients. Work with local governments to permit residential hospice facilities in local communities. Lobby for loan forgiveness programs for geriatricians in the state to promote a migration of geriatricians to the area.

Community Network with community outreach programs to assist all New Jersey residents with completion of a “goal-specific” advanced directive. Advertise and promote the use of hospice services in the state of New Jersey. Network with Geriatric-sensitive community organizations to promote these objectives.

Physicians/Hospitals: Provide consultation services to hospital and nursing home systems. New Jersey Goals of Care offers “Goals of Care Certification” to facilities interested consultation services. Develop a core faculty of geriatric medicine and palliative medicine physicians that will deliver medical grand rounds in New Jersey Hospitals. Network with CME coordinators at all New Jersey hospitals to increase the number of geriatric and palliative medicine grand rounds at their facilities.

Support New Jersey Goals of Care

New Jersey ranks the highest in the nation regarding health care dollars spent on Medicare beneficiaries. Seniors in New Jersey can expect to see more doctors and undergo more tests during their final years of life than in any other state. While this high level of service may sound beneficial, it’s had a negative impact on the quality of life for many older citizens.

Goals of care are often not discussed, and elder patients spend their final weeks or months in a hospital setting. During this time they receive aggressive medical interventions they may likely have forgone had they been asked. Both the amount of time spent in the hospital and the intensity of physician services delivered in the hospital are higher in New Jersey than in any other state. Many would think New Jersey’s aggressive use of hospital services would bring better health out-

comes and greater satisfaction with healthcare but it has not. According to the Dartmouth Atlas, health outcomes for New Jerseyans are no better, and perhaps worse, when compared to other states.

Ageism at the bedside is also an important barrier to good decision making. Sadly, many physicians withhold therapies simply based on the patients age without entering into a discussion with that person regarding their treatment goals. This prejudice occurs across the spectrum of medical providers and negatively impacts quality and satisfaction. Very old patients are sometimes denied surgery or entry into an intensive care unit simply because of that person’s age. Without a discussion of Goals of Care, physicians will continue to either deliver unwanted or withhold wanted services to the older patient.

New Jersey Goals of Care is a 501(c)(3) organization that welcomes your support. To donate contact 609-497-1210 or david.barile@goalsofcare.org



Advance Directive Good POLST Better

Advance Directives (AD) are written instructions stating how you wish your medical decisions to be made if you become unable to make decisions or communicate your wishes. They generally contain information about your desire to be mechanically ventilated, artificially fed, etc. But, an AD will not protect you from unwanted emergency medical care like chest compressions, electrical shocks, artificial breathing, or transfer to a hospital. That’s why more and more people think the POLST should be used as well.

The Physician’s Orders for Life Sustaining Treatment (POLST) form provides context for patients and health care professionals to discuss and identify goals of treatment that reflect the patients’ values and preferences for intensity of medical treatments. It is also a portable medical

order that follows the patient from one care setting to another, whether in the hospital, at home, or in a nursing home.

The POLST complements your AD and turns your wishes concerning life-sustaining treatment into specific, clearly understandable, written medical orders which will be followed by other doctors, medical professionals, EMTs and health facilities. The physician orders in the POLST form cover resuscitation, use of antibiotics, getting fluids through an IV, food through a feeding tube, and can include a Do-Not-Resuscitate (DNR) order. Regardless of what your POLST form says about your wishes concerning life-sustaining treatment, you will always be given treatment to make you as comfortable as possible.

More information about the National POLST Paradigm program can be found at www.polst.org

Newsletter Editors

Sara Oderwald and Laurie Powsner

Death Away From Home

When death occurs away from home, it almost always saves money to call the hometown funeral home to make arrangements. Here's why. Inman Shipping Worldwide (they do not deal directly with consumers) pays a set price of \$860 to agents around the country for "forwarding remains." So, if you die in San Francisco but want to be buried in New Jersey, call the NJ funeral home and have them use Inman to get the body to the airport. Those of you familiar with our price survey will know that the retail price for "Forwarding Remains" on a General Price List might run from \$1,000 to \$4,000, a huge discrepancy if you called a funeral home at the place of death yourself. Inman's \$860 price is a business-to-business "wholesale" price. Make sure you let the hometown funeral home know that you know what Inman will charge them so they don't mark it up.

Moving?

If you are moving, please let us know. You'll save us a bundle in postage and volunteer time.

Welcome New Members

We gained **114** new members in 2010!

We also welcome former FCA of Monmouth and Ocean County members. We're sorry your affiliate folded but are confident you will be happy with us. If you are interested in direct cremation or any service that does not involve a local viewing of the body, you can use any of our cooperating funeral directors. You will find their significantly discounted member prices on page 6. Our funeral directors give our members discounts because they are knowledgeable about what they want. Please plan ahead. Call us to talk about options and to make sure your ducks are in a row.

Pulling the Plug

A couple was sitting in their living room. The man turned to his wife and said, "Just so you know, I never want to live in a vegetative state, dependent on some machine, getting fluids from a bottle. If that ever happens to me, please just pull the plug." His wife got up, unplugged the television, and threw out all his beer.

Useful Web Sites

www.funerals.org – Our parent organization

www.aarp.org – AARP. Search "funeral"

www.ftc.gov/bcp/online/edcams/funerals/index.html

The FTC outlines consumer protection laws related to funeral goods and services.

A Novel Gift

Help a friend or relative with the gift of an FCAP membership for a fully tax deductible donation of \$25 (\$10 for each additional person). The membership kit includes information on funeral planning, a *Putting My House in Order* workbook, an *Expression-of-Wishes* form to tell your survivors what you want in terms of your final disposition, informational pamphlets, our newsletter, an invitation to our annual conference, the most recent list of cooperating funeral directors and their FCAP discounted prices, an advance directive, access to a wealth of information and advice and a nationwide network of affiliates (membership is transferable)!

Secret Shoppers Needed

Ever had a hankering to be a Secret Shopper? FCAP is looking for volunteers to ‘shop’ at area funeral homes. We like to know if they comply with the FTC’s funeral rule and how you were treated. It’s great fun and you’ll get your funeral education too!

Have you shopped for a funeral recently? Please let us know about your experience—whether it was with one of our cooperating funeral homes or not. Was it a positive experience? Did you have the information you needed? Is there anything you could’ve known going in that would have made it better?

As always, we want your comments on all area funeral homes—good and bad. We also want to hear from you about our services. Have we been helpful?

Like Stickers?

Come help us stick address labels on envelopes in November. Join us. We’re a fun group!
info@fcaprincedon.org or 609-924-3320

Veteran’s Benefits

More than 66 million people (veteran’s, spouses and legally dependent children) are eligible for VA benefits. Go to www.va.gov and search for “burial benefit” or call 800-827-1000.

Funeral Consumers Alliance of Princeton

50 Cherry Hill Road, Princeton, NJ 08540
(609) 924-3320 ☎ info@fcaprincedon.org
www.fcaprincedon.org

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Treasurer's Annual Report

Submitted by Sara Oderwald, Treasurer

	<u>2010 Income</u>
7,520	Contributions/Bequests
1,540	Membership Dues
75	Interest
18	Book sales
9,153	Total
	<u>2010 Expenses</u>
866	Dues to FCA
1,600	Gift to FCA
2,244	Printing
898	Postage
1,616	Advertising
300	Annual Meeting Speaker
90	Annual Mtg/Rm Rental
41	Office Supplies
329	Telephone
87	Legal/Accounting
18	Bank Service Fees
25	State Taxes
193	Travel
358	Miscellaneous
200	UUCP: Mail & Mtng Rm
8,865	Total
287	<u>Net Income</u>
	<u>Balance on hand as of 12/31/10</u>
5,894	Checking account
6,006	Savings account
\$11,900	Total

Let Us Speak To You

Here’s where we’ve been in the last few months:

- ☎ Princeton Adult School
- ☎ West Windsor Senior Center
- ☎ Stonebridge
- ☎ Lawrenceville Senior Center
- ☎ Unitarian Universalist Congregation
- ☎ Plainsboro Senior Center

“Plan Ahead and Rest in Peace” is great fun!
We’d love to speak to your class, club or group.
Invite us! 609-430-7250 info@fcaprincedon.org

Thank You

We are very grateful to the 151 donors who have contributed \$5,540 so far in response to our November fundraiser. Haven’t returned your envelope yet? It’s never too late.

All donations are fully tax deductible.

Funeral Consumers Alliance of Princeton

FUNERAL DIRECTORS AND PRICES 2011

The prices on the reverse are for **simple** cremation and burial services, which are precisely defined below. Please read these definitions carefully. If you want more complex arrangements, you will be charged more. We do not have contracts with these funeral homes and their **prices may change at any time**. Some give our members substantial discounts (reflected in listed prices). Others are included because their regular fees are so reasonable.

Educate yourself about disposition options and speak with family, friends and clergy about what you would like for your final arrangements. If you want a direct cremation or burial, select one of these funeral directors and write it on your Expression of Personal Wishes form. If you want a full service funeral, call or visit one or more of these funeral directors and plan the details. Ask the funeral director to provide you with a copy of the estimate. Attach a copy to each copy of your Expression of Personal Wishes form and give to your family, friends, clergy person, etc. Whether or not you make your arrangements now, file this list with your expression of wishes form where both can be easily found in case of your death. We do not encourage pre-paying except to spend down for Medicaid.

We will send you an updated list once a year (with the spring newsletter). We especially solicit your comments on your experience with the funeral directors. Your comments will enable us to serve our members better.

PLAN I – DIRECT CREMATION: The funeral director will pick up the body, obtain cremation permit, provide a death certificate, and arrange and pay for cremation in an alternative container. Cremation will occur within 48 hours (if not embalmed or refrigerated). Local delivery of ashes will be made in a simple container to family member or designated representative. Assistance with social security and veteran's benefits available. **The following, if requested/required, may incur additional cost:** Travel over included miles, mailing of ashes, upgraded urn, embalming, viewing, funeral service, vault or grave liner (sometimes required by the cemetery), disposal of ashes, etc. **Cash advance items that incur additional cost:** Cemetery or columbarium space and opening and closing fees (charged by the cemetery), headstone or marker (charged by the monument maker), obituaries (if charged by the newspaper), death certificates and permit fees (charged by the state), etc.

PLAN II – IMMEDIATE BURIAL: The funeral director will pick up the body, obtain burial permit, provide a death certificate, and arrange for interment at a designated cemetery in a modest casket of the funeral director's choosing. Burial will be private and needs to occur within 48 hours of death (if not embalmed or refrigerated). Assistance with social security and veteran's benefits available. **The following, if requested/required, may incur additional cost:** Travel over included miles, upgraded casket, embalming, viewing, funeral service, vault or grave liner (sometimes required by the cemetery), etc. **Cash advance items that incur additional cost:** Cemetery or mausoleum space and opening and closing fees (charged by the cemetery), headstone or marker (charged by the monument maker), obituaries (if charged by the newspaper), death certificates and permit fees (charged by the state), etc.

PLAN III – PREPLANNED FULL SERVICE FUNERAL: The funeral director will pick up the body, obtain burial permit, provide a death certificate, embalming, cosmetology and dressing if requested, a modest casket of the funeral directors choosing, use of funeral home for funeral service with one hour prior visitation, arrange for interment at a designated cemetery, transport body to cemetery for graveside service and burial. Assistance with social security and veteran's benefits claims available. **The following, if requested/required, may incur additional cost:** Travel over included miles, hearse, upgraded casket, additional visitation time, vault or grave liner (often required by the cemetery), etc. **Cash advance items that incur additional cost:** Cemetery or mausoleum space and opening and closing fees (charged by the cemetery), headstone or marker (charged by the monument maker), obituaries (if charged by the newspaper), death certificates and permit fees (charged by the state), etc.

Funeral Consumers Alliance of Princeton FUNERAL DIRECTORS AND PRICES 2011

The prices quoted are for the simple services described on the reverse. Mileage refers to the distance the funeral director will travel to pick up the body without additional charge. The cost of cremation is included in plan I.

FUNERAL HOME	PLAN I	PLAN II	PLAN III	MILES
Alloway Funeral Home (856) 663-9085	\$695	\$700	\$2,246	50
Riverside Memorial Chapel (609) 771-9109	\$695	\$950	\$2,246	30
Cremation Services of Hopewell Valley (609) 466-2700	\$825	\$925	\$2,246	30
Anderson Funeral Service (609) 394-1702	\$985	\$1,270	\$2,246	20
Ledford Funeral Home (609) 393-4567	\$1,005	\$1,000	\$2,246	30
All Cremation Options (908) 575-9800	\$1,050	\$1,395	\$2,246	40
Kimble Funeral Home (609) 924-0018	\$1,135	\$1,150	\$2,246	35
Chiacchio Southview Funeral Home (609) 396-4686	\$1,200	\$1,970	\$2,246	25

- ☞ Embalming is not required, provided burial, cremation or refrigeration takes place within 48 hours.
- ☞ The casket included in the Plan II and III package price is usually cloth-covered or metal. Upgraded caskets may be purchased from the funeral home for an additional charge, starting at \$595-\$995. You can make a casket or purchase one online (generally at a significant discount).
- ☞ Ashes are generally returned in a plastic container. Upgraded urns may be purchased from the funeral home for an additional charge, starting at \$35-\$250. You can use a container you already have (e.g., a vase with a lid) or purchase an urn online (generally at a significant discount).
- ☞ For Plans I and II, it is often not necessary ever to visit the funeral home, as arrangements can be made over the phone. Some of our funeral directors are willing to travel to your home to discuss arrangements.
- ☞ Funeral directors can accommodate all religious needs and many are happy to work with those wanting a home viewing and/or funeral. Some are willing to have viewing without embalming (if circumstances permit). Some charge an extra fee to pick up from a home (vs. facility, hospital, etc.)

Contact us!

- Enclosed, please find my/our **tax deductible contribution** of: \$25 \$50 \$100 \$ _____
- I am interested in supporting FCAP through **planned giving**. Please contact me.
- I am interested in having a **speaker** from FCAP at my group. Please contact me.
- I am interested in the possibility of **servicing on the board**. Please contact me.
- I would like to **become a member**. Enclosed please find my check for \$25 for an individual plus \$10 for each additional household member.
- I would like to **transfer my membership** from Monmouth and Ocean. Enclosed please find my check for \$10
- I would like to **give a membership as a gift**. Enclosed please find my check for \$25 for an individual plus \$10 for each additional household member. Gift is from _____
- Please send the **books** listed below. My check is enclosed.
- I am interested in helping FCAP in other ways _____

Books

- | | |
|---|--|
| <p><input type="checkbox"/> <i>Dealing Creatively with Death: A Manual of Death Education and Simple Burial</i> by Ernest Morgan. It's focus on the emotional and economic costs of death is unparalleled. Cover price \$12.95
..... \$8.00</p> | <p><input type="checkbox"/> <i>You Only Die Once: Preparing for the End of Life With Grace and Gusto</i> by Margie Jenkins. A handbook for preparing for the end of life written in a fun and engaging way. Cover price \$12.99
..... \$8.00</p> |
|---|--|

Free Pamphlets

Visit www.fcaprinceton.org to download free informational pamphlets on eco-friendly funeral options, what to do when death occurs away from home, how to read a price list, organ and body donation, cremation, embalming and much more.

Workbook

Putting My House in Order We created this comprehensive, 8-page workbook for you to fill-in-the-blanks with all the information your survivors will need and appreciate when you're gone
..... \$2.00

Please make check payable to: **FCAP, Inc.**

Names: (1) _____ (2) _____

Address: _____

City: _____ State: _____ Zip: _____ - _____

Phone: () _____ Email: _____

How did you hear about us? _____

Funeral Consumers Alliance of Princeton
50 Cherry Hill Road
Princeton, NJ 08540

NON-PROFIT
U.S. POSTAGE PAID
PRINCETON, NJ
PERMIT NO. 156

Return Service Requested

Monmouth and Ocean Members

Are you wondering how membership in FCAP will benefit you since our discounted funeral homes are not in your geographical area?

- 1) The best thing we offer is education on your rights and how to choose the goods and services that fit your philosophy and budget. We can help you with that wherever you are.
- 2) If you are interested in direct cremation, at least one of the funeral directors we work with is more than happy to travel to you.
- 3) The funeral homes the Monmouth and Ocean affiliate listed were not providing discounts, so you can still use them if you want a local viewing or service in a funeral home.

If you haven't sent in the \$10 transfer fee, don't delay. While we'll keep you on our mailing list for a while, and will always offer free information, the only way to get the prices listed in this newsletter is with full membership.

Organ and Tissue Donation

If organs were donated by half of those who end up brain dead before death, the US need would be met! Call the NJ Organ and Tissue Sharing Network at 1-800-742-7365. Please tell your family that you want to do this, as they still have to agree if the opportunity presents itself.

Green Cemetery in NJ

Steelmantown Cemetery permits no embalming fluid or concrete vaults; only biodegradable caskets and shrouds; hand dug graves and natural stone markers to promote preservation and enhancement of the natural surroundings.
www.steelmantowncemetery.com

Spread the Good Word

Please share this newsletter with a friend when you're done. Or, leave it in a waiting room!