



FCAP Newsletter

A nonprofit organization that, for 59 years, has been educating the public about funeral and memorial arrangements and other end-of-life decisions.

Spring 2015

Princeton, NJ



The FCAP Annual Conference “It’s OK to Die— A Conversation about the End of Life”

Dr. Monica Williams-Murphy

says Dr. Williams-Murphy. “Ninety percent of people say they want to have a peaceful death at home—but 70 percent die in medical institutions, often hooked up to machines. We need to change this.”

Dr. Williams-Murphy, well-known as a patient-advocate, speaks honestly and openly about end-of-life issues. She has worked as emergency physician for eight years at Huntsville Hospital, Huntsville, AL, one of the nation’s largest.

She also serves as Medical Director for Advanced Care Planning and End of Life Education at Huntsville.

From her many experiences in the emergency room, Dr. Williams-Murphy understands that most Americans are unprepared for death. Families often don’t know—or don’t honor—the wishes of the patient. Making decisions out of fear or guilt, they consent to physicians’ urging to continue medical

procedures and tests that do not extend life and interfere with a patient’s comfort. And the medical industry thrives on these continued medical interventions.

In response, Dr. Williams-Murphy advocates proper advance planning to *It’s OK* see page 2

Monica Williams-Murphy, emergency physician, award-winning author, and strong advocate for thoughtful end-of-life planning, will speak at FCAP’s annual conference on Sunday, April 19, at 2 PM. It will be held at the Erdman Center (part of the Princeton Theological Seminary) at 20 Library Place in Princeton. Entitled “It’s OK to Die—a Conversation about the End of Life,” the talk is free and open to the public.

“There’s a hidden humanitarian crisis,”

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Did you know that FCAP has been around since 1956, first named the Princeton Memorial Association?

You’re invited to the
FCAP Conference 2015

**Sunday, April 19
2:00 PM**

Dr. Monica Williams-Murphy

- ◆ award-winning emergency physician
- ◆ nationally known author
- ◆ patient-advocate in end-of-life issues

*Erdman Hall
Princeton Theological Seminary
20 Library Place
Princeton, NJ*

Free and open to the public
lots of free parking across the street

please respond if you plan to come:
info@fcaprinetcon.org or 609-430-9396

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Alliance of Princeton

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The Funeral
Consumers Alliance of
Princeton (FCAP)

FCAP is an all-volunteer, educational, nonprofit organization that informs people of their rights and options in end-of-life events and issues and encourages consumers to make informed, thoughtful decisions about funerals and memorial arrangements before they are needed. For more information, call 609-924-3320; email info@fcaprinetion.org; or visit www.fcaprinetion.org.

Please let us know when you move so we can update our records. We can also help you transfer your membership to another FCA affiliate if you move out of our area.

Newsletter

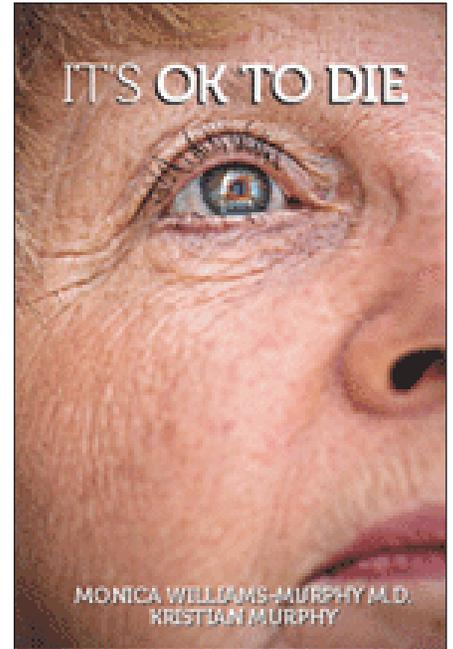
Mary Heilner
 Mea Kaemmerlen

“I recommend this book to all adults....”

Dr. Williams-Murphy’s book, “It’s OK to Die,” will be available for purchase at the April 19 conference. Here’s one review we found online.

“This book is a wonderful tool and resource for both clinicians and the community as a whole.... This book will help people understand advanced life planning and take the burden of decision making off of our families. We all love our families, but by not letting them know our wishes we put an undue stress on them in a time of crisis. Making decisions while cognizant and going over our decisions with our health care proxy enables them to follow through with our wishes without guilt. This book is not just for the elderly, I recommend it to all adults no matter your age. We need to own our deaths!”

- Carisa A.



It's OK continued from page 1

allow for the end of life to become a time of peace, closure and healing.

“I tell patients and their families that when the end is near, find a way to celebrate, to make the most of the remaining time.” She emphasizes, “There is great power in dying at home, surrounded by family and loved ones. It’s an opportunity for old grudges to fall away, for healing and loving.”

She strongly advocates holding family meetings to demystify end-of-life issues and to coordinate paperwork such as advance directives and medical power of attorney documents.

With her husband, Kristian Murphy, Dr. Williams-Murphy has written “It’s OK to Die,” a groundbreaking book which includes insights into the process of dying, guidance for obtaining emotional and spiritual closure, clear explanations of end-of-life medical treatment options, and more. It also calls for open discussion of death and dying in the public arena.

The book will be available for purchase at the FCAP meeting. □

- Mea Kaemmerlen

How much do you pay for a graveside service...an urn...a simple burial...refrigeration per day?

FCAP has answers

One of the most valuable services of FCAP is our Funeral Home Price Survey, itemizing the costs and services of almost 60 funeral homes in the Central-Jersey-and-beyond area. To produce this survey, we collect General Price Lists (GPLs), put them on a grid, and make this available to the public. (Collecting the GPLs is easier said than done because it usually means an in-person visit to each of the 60 funeral homes. We’re trying to simplify this by urging funeral homes to display their GPLs on the Web—see page 5.)

Executive director Laurie Powsner has prepared two smaller surveys from the main one itemizing the two most popular packages: Direct Cremation and Immediate Burial.

Both of these surveys are featured on our website, www.fcaprinetion.org. If you would like a hard copy, just call us at 609-924-3320, write us at FCAP, 50 Cherry Hill Road, Princeton, NJ 08540, or email us at info@fcaprinetion.org. □

Jersey Shore Forever?

We know there are many people who have spent the best times of their lives on the water—especially in New Jersey where the Jersey Shore is a bit of heaven for many people.

Is this you? Would you like to have your ashes scattered at sea?

Several charter boat companies offer this service, such as Sea Services (888-551-1277), North Star Fishing and Cruises (609-391-8300), Party Boat NJ ((732-899-3766) and Charter Sails (732-801-7472).

Captain Frank Muratore is one of the skippers at Charter Sails, a charter boat company which can scatter ashes from both Sandy Hook/Breezy Point and Belmar.



I called him to find out more.

“Sure, we can scatter the cremated remains of your loved one for you, or you can sail with us to the site on one of our beautiful boats and participate in whatever ceremony you choose.”

He said that prices start at \$195 for an Unaccompanied Scattering. “But usually family and friends want to be part of it, and we can take any number— six people or 40,” says Captain Frank. Six people costs about \$575 and 40 people up to \$1,500.

Ceremonies can be very simple or quite elaborate. “We take Pakistani families out—water burial is very important to them. When they have a scattering, they have priests, lots of candles, coconuts and rituals. They tell stories. It’s lovely.”

Preparation is simple. Charter Sails usually works directly with families, though a funeral home can forward the ashes directly to the charter company. For paperwork, only the date of death, the date of cremation and full legal name are necessary.

Within 30 days of the scattering, Charter Sails files a report with the EPA and, for the family, creates a certificate with the company seal, signature of captain and date and place of scattering.

The website for Charter Sails is www.burialatseanj.com. □

- Mea Kaemmerlen

Hints on Buying a Cemetery Plot

Be sure to check the costs—there’s more than the actual plot

Note: The following information is taken from the website of the national Funeral Consumers Alliance (www.funerals.org).

Many people ask us about the costs to expect with a funeral, but they often forget that cemetery expenses are in addition to and separate from services you pay a funeral home or crematory to perform. **Buying burial rights at a cemetery can be a complicated and costly process, and cemeteries aren’t sufficiently regulated in most states.**

While the Federal Trade Commission’s Funeral Rule entitles you to printed price lists, truthful disclosures, and the right to buy only what you want from the mortuary, **this rule doesn’t cover cemeteries.** A few states offer cemetery customers those protections at the state level, but most don’t. It’s important to know exactly what you’re buying, and how to negotiate for it, before you’re in the grave.

Right of Interment—what most people would call “the grave.” When you “buy a grave,” you haven’t actually bought a piece of property like the land your house sits on. You’ve bought the right to be buried in a particular space (whether that’s a full-body grave, a small space for ashes, or a slot in a mausoleum).

Opening/Closing—the charges to dig the grave and fill it back in once the casket or urn is placed. If you entomb the casket or urn in a mausoleum space, this charge also applies. Opening/closing charges are usually not included in the cost of the right of interment. That means if you “bought a grave,” even many years ago, you or your survivors will likely have to pay an additional opening/closing fee.

Vault—also known as an “outer burial container” or “grave-liner” these are boxes for your box. Made of concrete, steel or lightweight fiberglass-type materials, they are placed in the grave with the casket inside. While there are no laws in any state that require them, many cemeteries do. They’re designed to prevent the ground from sinking as the casket deteriorates over time, making it easier to mow the grass with

heavy equipment. The funeral director or cemetery staff will usually order the vault and arrange for the vault company to install it for the burial. The installation



cost may be included in the retail price of the vault, but sometimes it’s separate, and \$200 is not uncommon.

No casket, vault or container of any kind will prevent the body from decomposing; even those that are marketed as “sealed” or “air-tight” and none of them will keep out air, water, or dirt indefinitely. If someone is trying to sell you a vault to “protect” the casket, they’re manipulating your emotions with unrealistic promises. **The only thing such costly boxes will do is lighten your wallet.**

Perpetual Care—Most states require cemeteries to deposit a percentage of every sale into a maintenance fund to ensure upkeep of the grounds and the graves over the years. This percentage usually ranges from 5 to 15 percent. Many cemeteries have managed their funds carefully over the years. But many have not, and even conservatively run cemeteries have found the maintenance funds haven’t grown sufficiently to keep up with inflation, especially as fewer families buy conventional graves. **While you can’t avoid paying the perpetual care fee, understand that it’s no guarantee the cemetery will be properly maintained forever.** Funeral Consumers Alliance is seeing a rise in the number of cemeteries going broke and defunct from either mismanagement, theft of the maintenance funds, or low returns because of a poor investment market. □

Raking Through the Ashes to Learn How to Live

You just don't know what shocks people. You can be reading the paper with your family watching TV. A commercial for ED and "an erection lasting more than four hours" plays. And then a sitcom repeatedly uses anatomically correct names for intimate body parts. *And no one says a thing.* Then a show dealing with death or dying comes on, someone and someone always says, "Please change the channel!"

Caitlin Doughty, author of "Smoke Gets In Your Eyes & Other Lessons from the Crematory" (published by W. W. Norton & Company, 2014, 254 pp.), says in her Author's Note that those who don't want to read realistic depictions of death and dead bodies have stumbled upon the wrong book. But for those who are comfortable with our inevitable end or who want to push their boundaries to become so, this book is a good place to start.

Using her job as funeral director/mortician as the backdrop, Ms. Doughty



Caitlin Doughty, funeral director

describes how different cultures have dealt with death and our bodies after death. She does this in a factual and yet funny way.

This book is about death but it is not morbid. Her premise is that our fear of dying warps our culture and society and that we will have a better life if we accept that there is a more human way to deal with our death.

Ms. Doughty is the second-place recipient for nonfiction of Barnes & Noble's "Discover Great New Writers of 2014." □

- Carl Cangelosi

Modern burial practices put more than just a body in the ground

Embalming fluid, steel and concrete vaults, and steel, bronze, copper and wooden caskets fill the earth with unnatural, even toxic, elements.

The environmental consequences of modern burial practices are appalling.

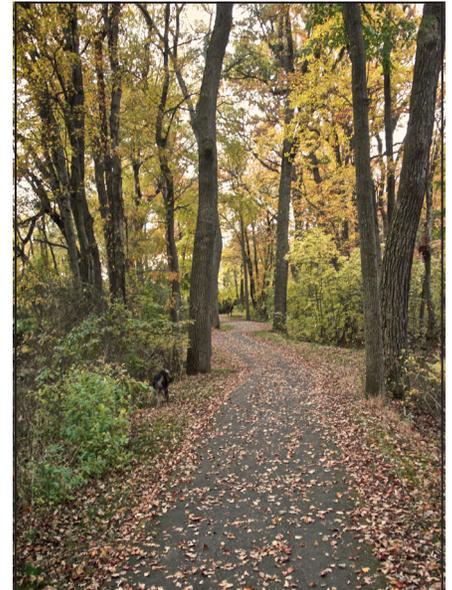
Each year over 30 million board feet of hardwood caskets, 90,000 tons of steel caskets, 2,700 tons of copper and bronze caskets, 14,000 tons of steel vaults, a million and a half tons of reinforced concrete vaults, and 827,000 gallons of embalming fluid including formaldehyde are put into the ground in cemeteries in the United States.

With these facts in mind, many people are looking for a better, less invasive way to be buried and to become "one with the earth" in an environmentally sensitive way. An answer to this can be a green burial.

With this type of burial there are no toxic chemicals, no concrete vaults, and no metal caskets.

These wasteful practices are traded in favor of burial shrouds, wicker or pine caskets, hand dug graves and natural markers. A green burial also tends to be less expensive than a traditional burial.

As the demand for more environmentally sensitive burials grow, more of these green burial cemeteries will become available. At present, the only cemetery in New Jersey certified by the Green Burial Council is the Steelmantown Cemetery in Cape May County. (If you were at the FCAP conference two years ago, you heard Ed Bixby, whose family runs the cemetery, tell his personal and



professional story.)

Adjacent to the 20,000 acre Belleplain State Forest, this cemetery in the woods is home to wildflowers, birds and wildlife. Its woods, open areas, and cedar bog are crisscrossed with trails that connect with trails in Belleplain State Park next door. It seems more like a nature preserve than cemetery. To learn more about Steelmantown, go to steelmantowncemetery.com. And for more information about this alternate type of cemetery go to www.greenburialcouncil.com. □

- Mary Heilner

Film: a green burial preserves a North Carolina woods

A Will for the Woods is a well received documentary film telling the story of a man who wanted to make his death a gift to the planet.

Durham, North Carolina, psychiatrist Clark Wang prepares for his own green burial while battling lymphoma. Facing his own mortality, Dr. Wang embraces the planning of a spiritually meaningful funeral and joins with a compassionate local cemetarian to use green burial to save a North Carolina woods from being clear-cut.

A Will for the Woods can be streamed on iTunes, viewed on Netflix, and purchased as a DVD.

- Mary Heilner

Comparison shopping for funerals — not easy!

See which funeral homes are becoming more transparent

How you can help

These days, if you're looking for a refrigerator, you wouldn't drive all over the county comparing prices. You'd most likely go to the web, look at different sites, compare prices—and even order right from the website.

Why not use the same strategy for buying a funeral or cremation, which are certainly more expensive than a fridge? Hold it—not so easy. If you look at the websites of funeral homes, you'll see that most display NO prices. What that means is that, to compare prices, you must call a funeral home, ask for the cost of each service you're curious about, then call another funeral home. And so on.

Or, worse, you can travel around the countryside and city streets, visiting funeral homes to collect their General Price Lists. Time-consuming and awkward.

Let's try to change this! Part of the work of the Funeral Consumers Alliance of Princeton is to encourage the funeral industry to be more transparent with its prices—just like any appliance dealer or other business.

To this end, we'd like to see all General Price Lists (GPLs) displayed on the Internet. California tried to make this a law—and was only partly successful. Now California funeral homes must display their GPLs online, but without prices.

Perhaps a better way to encourage this transparency is through public pressure. A few funeral homes in our area do list their individual services and prices on their websites. We applaud them for that and hope that others will follow suit.

How can you help? If you have any reason to call a funeral home, ask if their prices are online. Express disappointment if they are not. Tell them you're used to shopping online and hope they get onboard soon. □

- Mea Kaemmerlen

Planning your digital after-life

You've got your will, funeral plans and medical directives in order. Now, what about the emails, photos, social media presence, bank and credit card records you've stored in the cloud?

While many of us do plan ahead and make known our end-of-life wishes with wills and funeral plans, we may be neglecting another large part of our personal lives: our digital accounts.

Cloud-based services storing our financial details, emails, music collections, social media interactions, photos and other precious items have a variety of policies on data ownership, if indeed they have any.

Putting directives about your online life in an actual will is not an option, as your online life is in publicly accessible documents. However, indicating where they can be found so that they can be handled is becoming easier and easier. Digital estate planning—the process of filing your details with a third party—is becoming increasingly popular and many online services are offering more than just making arrangements for accessing accounts.

Google is now offering a new service, Inactive Account Manager, which allows you to indicate what you want done with your digital assets when you die or can no longer use your account. You can request that your data on Google services (Gmail, Blogger, Picasa Web Albums, Google Voice, YouTube) be deleted or sent to trusted others for safe keeping. Likewise, Facebook recently

launched a Legacy Contact Feature where a person can have his Facebook account deleted when he dies or he can name a family member or friend to manage the account. Cirrus Legacy is a service which allows you to record login details for all your online accounts and leave instructions to a nominated guardian.

As more and more of these services become available it will be easier to be sure that this part of personal planning is taken care of. Check with the individual digital accounts to see what their policies are and make your wishes known. □

- Mary Heilner



Here are three steps you can take when considering how to deal with your digital life.

- ▶ **Awareness:** write a proper inventory of all online accounts, so that loved ones know they exist
- ▶ **Access:** work out what details are necessary to gain access to the accounts
- ▶ **Wishes:** detail to whom you want to grant access and whether you want data destroyed, passed on, or sent to a third party

Some NJ funeral homes that have their prices online

Brenna Funeral Home, Trenton
 Clayton & McGirr Funeral Home, Freehold
 A. S. Cole Son and Co, Cranbury
 Degraff Lakehurst Funeral Home, Lakehurst
 Fertig Funeral Home, Mullica Hill (some prices)
 Freeman Funeral Home, Freehold
 Freeman Manalapan-Marlboro Funeral Home, Manalapan
 Hindu Funeral Home, Highland Park (some prices)
 Glackin/Saul Funeral Home, Hightstown
 Poulson & Van Hise Funeral Directors, Lawrenceville
 Saul Colonial Home, Hamilton
 Saul Memorial Home Funeral Home, Trenton

We encourage all funeral homes to put their prices online!

FCAP is delighted to welcome three new board members...

Mary Heilner has her own interior design business and, as a former Friends of Princeton University Art Museum board member, headed the popular day-trip program for 10 years. She has been a volunteer gardening consultant at Mercer Street Friends and the Foundation Academy Charter School both in Trenton. She presently volunteers for the Princeton Human Services Commission and chairs a new travel group, Princeton Art Ventures, leading trips to art-related venues.



Carl Cangelosi is a professional divorce and business mediator accredited by the New Jersey Association of Professional Mediators. He is past president of that association and served on its board for 13 years. He is chair of the board of trustees of LIFE St. Francis, ombudsman for Foundation Academy charter school, and a hospice volunteer.



Scotia W. MacRae has extensive experience in book and newspaper publishing, as well as in nonprofit communications and development. At Princeton University Press, she was managing editor of the quarterly journal, *Philosophy & Public Affairs*, and later publicity director at the Press; at the *Times of Trenton*, she was editor of the daily Opinion Page and the Sunday Commentary Section. She has also served as director of constituent services in the congressional office of former Rep. Rush Holt, as development director at New Jersey Future, and as communications director



at Mercer Street Friends. She is currently strategic communications consultant to the Steven L. Newman Real Estate Institute, Baruch College, CUNY.

...and to give special thanks for the hard
work and loyalty of retired board members
Patrick Keenan and Valerie Slocum

FCAP Treasurer's Report 2014

Income

Contributions/Bequests	\$12,367
Membership Dues	2,055
Interest	24
Book sales	344
Miscellaneous	677

Total \$15,467

Expenses

Dues to FCA (nat'l org)	\$1,772
Gift to FCA	2,000
Printing	6,067
Postage	1,586
Annual Conference	120
Meeting Room	200
Office Supplies	145
Telephone	521
Bank & Paypal Service Fees	38
State Taxes	25
Miscellaneous	250

Total \$12,724

Balance on hand 12/31/14

Checking account	\$6,961
Savings account	6,133

Total \$13,094

-Sara Oderwald
FCAP Treasurer

Mark Twain on life and death...

"I do not fear death. I had been dead for billions and billions of years before I was born, and had not suffered the slightest inconvenience from it."

"Life is short, Break the Rules.
Forgive quickly, Kiss slowly.
Love truly. Laugh uncontrollably
And never regret anything
That makes you smile."

...and from Patrick Moore
English amateur astronomer

"At my age I do what Mark Twain did. I get my daily paper, look at the obituaries page and, if I'm not there, I carry on as usual."

FCAP News

FCAP growing

FCAP is growing by leaps and bounds. At one time, there were eight FCA affiliates in New Jersey. Now there are three, Memorial Society of North Central NJ, Memorial Society of Northeast NJ, and FCAP. For one reason or another, the other affiliates decided to merge with FCAP, and FCAP agreed to absorb their membership. Because FCAP now covers a great deal of New Jersey, a name change for our group may be in the future.

Please give us your email

As we grow larger, our outreach must become more efficient and cost effective. Therefore, we'll be communicating more and more by email. Don't miss out on good information. PLEASE LET US KNOW YOUR EMAIL ADDRESS. You can email it to us at info@fcaprincceton.org.

We will, of course, continue sending mailings for a while, but this has now become quite expensive and we love to keep our costs down.

FCAP Website

By the way, our website, www.fcaprincceton.org, is full of pertinent information on current funeral practices, green burials, funeral pricing surveys, and so on. It also has our many brochures on different subjects, our cost surveys of 60 funeral homes, forms such as the Advance Directive, and all of our past newsletters. For the most up to date information, check the site. We can also be reached at 609-924-3320 and at info@fcaprincceton.org.

We need regional representatives....

As we expand, it's difficult to travel around the state with our brochures and other useful information. Therefore, we would like to have representatives at senior communities such as Meadow Lakes in Hightstown, Four Seasons in Millville, and Leisure Village in Lakewood Township. This person would simply spread the word about FCAP and our services by making us visible to the residents. This would simply involve putting a supply of brochures where permitted, giving



The Funeral Consumers Alliance of Princeton (FCAP) now serves people in 15 New Jersey counties: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Ocean, Salem, Warren, and parts of Morris and Union.

brochures to the health/medical staff and generally letting people know we exist.

We are delighted that Judy Kruger represents us at Medford Leas, a large over-55 community in Medford, NJ. Thank you, Judy!

...and volunteers!

And, of course, we would love to build our volunteer core. If you are interested in learning more about FCAP and perhaps helping with some research or a Funeral Home Price Survey, please let us know. ☐

News from the national FCA

Our own FCAP executive director, Laurie Powsner, has just retired as president of the national Funeral Consumers Alliance in Burlington, VT. Great job, Laurie! The new national president is Ruth Bennett of the FCA of Southern Arizona.

New Jersey's FCAP is one of the 77 affiliates of the national Funeral Consumers Alliance. We rely on the FCA for many things such as current laws and policies, new resources, a semi-annual conference, and an excellent website, www.funerals.org. All these keep affiliates up-to-date and involved with the national FCA and other affiliates.

FCA is a national nonprofit organization dedicated to protecting a consumer's right to choose a meaningful, dignified, affordable funeral. Executive director, Josh Slocum says, "We do for funeral purchases what Consumer Reports does for products."

For anyone who likes to keep up with the latest news about end-of-life issues such as eco-friendly body disposition and cheap Chinese caskets, the FCA has a blog that is great fun to read: <http://www.funerals.org/newsandblogsmenu/blogdailydirge>. ☐

Check the new FCAP website for information on funerals, memorial services, end-of-life issues, documentation, and more:
www.fcaprincceton.org

Please send *your* email address to *our* email address:

PLEASE HELP US
SAVE MONEY!

info@fcaprincceton.org

We are using emails and our website more and more to deliver good information to FCAP members and the public. Don't miss out on any of this! Please send us your email address if you have one. We will use it only to send you occasional good information and won't share it with any other group.

We will continue sending newsletters and items through the mail, but as we grow larger, this gets more and more expensive.



Funeral Consumers Alliance of Princeton
 50 Cherry Hill Road
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Come hear a wonderful speaker



“I tell patients and their families that when the end is near, find a way to celebrate, to make the most of the remaining time. There is great power in dying at home, surrounded

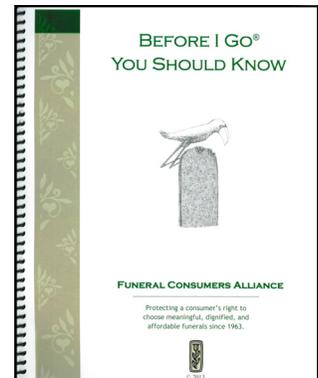
by family and loved ones. It’s an opportunity for old grudges to fall away, for healing and loving.”

-Dr. Monica Williams-Murphy
Emergency room physician and speaker, April 19 FCAP Conference

Get yourself organized!

We’ll be selling this valuable booklet at the April 19 FCAP conference.

The popular funeral planner, “Before I Go, You Should Know,” is published by the national Funeral Consumers Alliance. It offers more than 30 pages to record the important information you’d like your family to know—your preference for burial or cremation, who should take care of your pets, where to find financial papers, who to contact for the memorial service.



We will be selling it on April 19 at the conference. Or you can order it for \$15 from FCA, 33 Patchen Road S., Burlington, VT 05403, phone 802-865-8300. Or you can download a digital version for \$9.99 at www.funerals.org.