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# PRINCETON MEMORIAL ASSOCIATION

## Funeral Consumers Alliance

### NEWSLETTER

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46th Year

Spring 2002

No. 4

### Annual Meeting

#### *Making Arrangements for the End of Life*

The mission of the Princeton Memorial Association is to encourage and assist in preparing for death. This began with an interest in planning for simple and dignified funerals and disposition of our remains. It has grown to include planning for end-of-life care, concern for the care of those who survive us, and the arrangements for disposition of our property. Our annual meeting, on Sunday, April 21st, at 2:00 p.m. will include a panel who will address the spectrum of our purposes.

Harvey Rothberg, M.D. will discuss the importance of preparing an Advance Directive and appointing a Health Care Representative. He will explain why the details of your end-of-life choices are less important than the open discussion of your desires with your physician and your family.

Henry Powsner, M.D. will review the PMA publication *Putting My House In Order*. Completing this checklist of information is a gift to your survivors—it is a checklist and booklet for information your survivors will need when you are no longer available

Kathy Aleš, M.D., Medical Director of the hospice program at the Medical Center at Princeton, will discuss hospice as one of the end-of-life options.

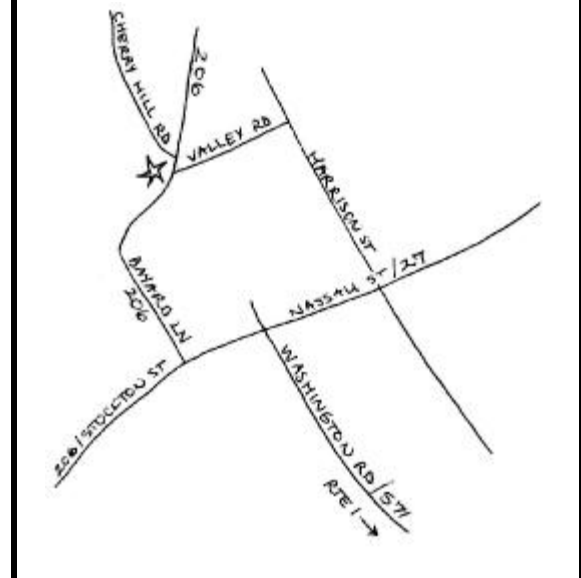
John Alloway, one of our cooperating funeral directors and owner of Alloway Funeral Home will discuss how we can be informed consumers. Knowing what to expect and what we can ask for, we are more likely to have the funeral arrangements that we envision, whatever they may be.

### Annual Meeting

Sunday, April 21st, at 2:00 p.m.  
Unitarian Universalist Church  
50 Cherry Hill Road  
Princeton, NJ 08540

There will be a brief business meeting which will include election of Board of Trustees.

The Unitarian Universalist Church is at the corner of Route 206 and Cherry Hill Road in Princeton



### Cooperating Funeral Directors

Enclosed with this newsletter is a list of our cooperating funeral directors, with their prices for minimum-service cremations and burials. Even if you wish to plan more than minimum service arrangements, the list may help you in your selection of a funeral director.

## Visit Our Website

Princeton Memorial Association can be seen at:  
<http://www.princetonol.com/groups/pma>

While you're at it, check out FAMSA's site:  
<http://www.funerals.org> to see what our national organization is up to. Learn about other societies. Find loads of consumer information.

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**The Federal Trade Commission** has replaced its consumer brochure on funerals with a much more comprehensive 22-page booklet. To preview *Funerals: A Consumer Guide* and *Caskets and Burial Vaults* on line, go to:  
<http://www.ftc.gov/bcp/online/pubs/services/funeral.htm>

For a free copy of this booklet write to Consumer Response Center, Room H-130, FTC, 600 Pennsylvania Ave., NW, Washington, D.C. 20580.

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***On the cost of funerals:*** "Funerals rank among the most expensive purchases many consumers will ever make. A traditional funeral, including a casket and vault, costs about \$6,000, although "extras" like flowers, obituary notices, acknowledgment cards or limousines can add thousands of dollars to the bottom line. Many funerals run well over \$10,000."

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***On the difficulties survivors face is no pre-arrangements have been made:*** "When a loved one dies, grieving family members and friends often are confronted with dozens of decisions about the funeral ---all of which must be made quickly and often under great emotional duress. What kind of funeral should it be? What funeral provider should you use? Should you bury or cremate the body, or donate it to science? What are you legally required to buy? What other arrangements should you plan? And, as callous as it may sound, how much is it all going to cost?"

Doctor's note on the chart of a patient who died: "Patient failed to fulfill his wellness potential."

*From The 365 Stupidest Things Ever Said*

## Books and Pamphlets Available

At the annual meeting or by mail

### *The American Way of Death Revisited*

by Jessica Mitford, Published 1998,

Cover Price: \$25.00

Our Price: \$20.00

First published in 1963, this book was an instant bestseller. It is not only an exposé of mortuary malpractice but also a sort of anthropological study of this strange subgroup of American culture, which is equipped with its own language, customs, and myths.

### *Caring for the Dead: Your Final Act of Love*

by Lisa Carlson, Paperback, Published 1998,

Cover price \$29.95

Our Price: \$20.00

This is a comprehensive guide for consumers making funeral arrangements with or without a funeral director. It contains detailed descriptions of the "tricks of the funeral trade", to avoid. The laws and regulations of each state are described in easy-to-understand language, with listings of "consumer concerns".

### *Putting Your House in Order: Information your survivors will need when you are no longer available.*

\$1.50

Prepared by Princeton Memorial Association, this is a helpful listing of all the things you want your loved ones to know before you go, presented as an easy-to-fill out workbook with space for your data.

### *Survivors' Manual: Information for families before, during and after death*

\$3.00

Prepared by The Memorial and Funeral Society of Greater Orlando

### *Dealing Creatively with Death: A Manual of Death Education and Simple Burial*

by Ernest Morgan,

Cover Price \$12.95

Our Price: \$6.00

This manual covers everything from living with terminally ill individuals to the right to die, memorial societies, and death ceremonies. Its focus on the emotional and economic costs of death is

Princeton Memorial Association  
50 Cherry Hill Road, Princeton, NJ 08540  
(609) 430-7250  
PMA@uuprinceton.org

Board of Directors

Charles H. Rose (President) (2002)  
Henry J. Powsner, M.D. (Vice-Pres.) (2002)  
Laurie R. Powsner (Secretary) (2001)  
H. Louise Schaufler (Treasurer) (2002)  
Kathy L. Aleš, M.D. (2001)  
Robert J. Levine (2002)  
Allen Porter, Esq. (2001)  
Charles H. Rose (2002)  
Harvey Rothberg, M.D. (2002)  
Rev. Nicholas Van Dyck (2001)  
Karen Woodbridge (2001)

### Moving?

If you have moved out of our area, or are planning to move, please let us know. Your mail will only be forwarded for six months and after that we will lose track of your whereabouts. Not only does this cost us a bundle in postage (we have almost 100 returned items with every mailing), but costs us hours of volunteer time re-mailing and updating our database. Another advantage to telling us is that we can assist in your successful transfer to a cooperating Funeral Consumers Alliance wherever you move!

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### What They Are Saying About Us

*From the publication **Funeral Service Insider**:  
“Emphasize the importance of cremation containers. Families must indicate on the cremation authorization which container they want. That’s where I show them the options and choices, and rarely do they want just a plain cardboard box. Families who say they want the minimum container upgrade 30% of the time after seeing it.” [Because they’re made to feel guilty?]*

## Recycling Medical Appliances

Bill Daem is the founder of Heart Too Heart, a pacemaker recovery organization he started in 1994 with his wife, Evelyn. When Evelyn’s mother died, she bent down to kiss her good-bye and was startled by the pumping of her mother’s heart. “She’s gone,” the nurse assured her, “That’s just her pacemaker still working.” On the way home Bill and Evelyn talked about it. What a waste that this expensive, life-saving contraption was going to be buried with the body. This prompted the Daems to question whether pacemakers could somehow be salvaged and reused. An expensive piece of equipment, a pacemaker can cost from \$3,000 to \$9,000 (after surgery, the total bill will be \$18,000 to \$36,000).

Heart Too Heart is a labor of love, with most of the administrative costs donated by the Daems. To date, the organization has received more than 1,300 pacemakers in varying states of wear. Every pacemaker is tested; only those that function at a minimum of 80% operating efficiency are eligible for reuse. The remaining devices are shipped back to the manufacturers for disposal. True to its altruistic origins, Heart Too Heart does not resell pacemakers. Instead, the used devices are provided only to physicians who agree

*(Continued on page 5)*



**Medical ethics do not allow me to assist in your death. I am, however, permitted to keep you miserable as long as possible.**

Treasurer's Annual Report for 2001  
Submitted by H. L. Schaulfer  
Dated: January 2002

Balance on hand as of December 31, 2001:

Checking account: \$ 2,775.25  
Business Money Account: 13,923.57

Total: \$ 16,698.82

2000 Income:

Contributions \$ 2,085.00  
Membership 874.00  
Interest (checking) 9.96  
Interest (savings) 161.95  
Book sales 234.90

Total: \$ 3,365.81

2000 Expenses:

National Association dues \$ 109.23  
National Association contributions 2,500.00  
Printed material/supplies 825.55  
Postage 631.65  
Annual meeting: speaker, etc. 218.83

Total: \$ 4,285.26

## Pre-Planning vs. Pre-Paying for Funerals

Although we recommend pre-planning a funeral, we do not generally recommend pre-paying. The advantages of pre-planning a funeral are many. You have the time to choose the type of funeral services you desire and do some comparison shopping. You are able to make knowledgeable and thoughtful decisions, unclouded by grief. Pre-planning stimulates family discussion, sharing and decision-making.

The advantages to pre-paying are that you may insure that money is available for the funeral services, you gain peace of mind if there are not others to make the arrangements and it is a good way to set funds apart from other assets if you applying for Medicaid.

However, there are many disadvantages to pre-paying. In many states, if you move, die while traveling, or simply change your mind

about what you want, you will not receive a full refund including the interest. Money paid out today may not cover the inflated cost of a funeral in the future, resulting in possible substitution of merchandise or need for additional funding from survivors. If payment is made in installments and you do not complete the payments, your refund may be reduced by a sales charge, which could be as high as 30%. The funeral home with which you make arrangements today may not be in business at the time the services are needed, or it may have been purchased by a chain that could be unwilling to honor your agreement. In many states, part or all of the interest earned on your account may be withdrawn each year by the seller as part of his or her administrative fees.

If you are still considering pre-paying a funeral be sure that the plan allows for a full refund with little or no penalty. Make sure the money is safe, as in a federally insured bank. Funeral insurance plans are not as tightly governed as other insurance, so extra caution should be taken. Your plan should be transferable if you move. Check to see if the funeral home will guarantee that your payment will cover the arrangements in full (despite inflation).

There are many ways to set money aside for a funeral without pre-paying a funeral home. You can set up a Totten Trust or Pay-on-Death Account, purchase a Regulated Trust or an Insurance Funded Plan. Please request the pamphlet "Pre-paying Your Funeral" for more information.

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*According to a survey done by the Batesville Casket Company as reported in the publication **Death Care Business Advisor**: 90% of consumers said they did not comparison shop [for funeral products] for the most recent funeral they planned. Only 12% had a strong intention to comparison shop next time. [Maybe they don't know how much prices can vary from one funeral home to the next?]*

## Save A Great Deal On A Casket?

Did you know that you can buy a casket direct and save thousands of dollars? And, did you know that the Federal Trade Commission requires funeral homes to accept caskets, urns and any other burial product requested by the client without charging a handling fee? They ship within 24 hours, so why not? Shop ahead, pick what you like and then order when you need it (you can have it shipped directly to the funeral home). Or, buy it now and use it as an interesting coffee table or blanket chest!

### Buy from a discount retailer

You can even buy it on line.

- Competitive Caskets Inc., 221 Dayton Avenue-Botany Village Square, Clifton, NJ 07011, (866) 211-6236 or [www.competitivecaskets.com](http://www.competitivecaskets.com)
- American Funeral Products, 137 N. Larchmont Blvd., Los Angeles, CA, 90004, (888) 379-9724 or [www.americanfuneral.com](http://www.americanfuneral.com) Their website search came up with 51 caskets under \$1,000!
- <http://thecasketstores.com/>
- <http://www.casketcostless.com/>
- <http://www.webcaskets.com/>

### Want to make it yourself?

- Ark Wood Caskets, 2305 Ashland St. C400, Ashland, OR 97520, (888)-482-7135. Simple, collapsible six-piece wood caskets you can put together in 15 minutes. Ships flat. Dovetail construction; no dowels or nails. Rope handles. \$499
- Casket Kits, George Kinakin & Associates, Site 23 Comp. 24 RR#2, Nelson, BC, V1L 5P5, Canada, (250)-354-4106. Solid pine kits complete with all hardware and bedding. Assemble in less than 1 hour. \$450 plus shipping. Discount for FCA members (not sure if this includes us, but ask).
- *Direct Casket* guarantees its products, gives information on casket materials and delivers within 24 hours. [www.directcasket.com](http://www.directcasket.com)

(Continued from Page 3)

to donate surgery and medical care to the pacemaker recipient. Although U.S. Food and Drug Administration (FDA) regulations prohibit the reuse of pacemakers and defibrillators in the U. S., American medical doctors may hand-deliver a medical device to a physician in another country. In a truly non-denominational spirit, they have used a Jewish doctor in New York to carry pacemakers to Israel where an Arab doctor donates his services to anyone in need. They are now working through doctors in various religious organizations to get pacemakers to Sweden, Canada, Asia, the Caribbean and Africa. For more information, write Heart Too Heart at 220 34th Street W, Billings MT 59102. Another organization doing similar work is: Second Life, 24 Jannas Lane, Madison, CT 06443, (203) 318-0472,

### Hearing aides can be recycled too

The Hear Now program provides donated hearing aids to individuals who cannot afford to buy a hearing aid for about \$30. Hear Now affiliates across the country prescribe and fit hearing aids for free. Call 1-800-648-HEAR for more infor-

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The Federal Trade Commission writes:

*On the cost of funerals:* "Funerals rank among the most expensive purchases many consumers will ever make. A traditional funeral, including a casket and vault, costs about \$6,000, although "extras" like flowers, obituary notices, acknowledgment cards or limousines can add thousands of dollars to the bottom line. Many funerals run well over \$10,000."

The obituary editor of a newspaper was not one to admit his mistakes easily. One day he got a phone call from an irate subscriber. The caller complained that his name had been printed in the obituary column. "Really?" replied the editor calmly. "And where are you calling from?"

(Continued from Page 5)

mation, or go to [www.leisurelan.com/hearnow](http://www.leisurelan.com/hearnow). Donated hearing aids may be sent in a padded envelope to: Hear Now, 9745 E. Hamden Avenue, Suite 300, Denver, CO 80231. To receive a donation receipt for tax purposes, include your return address.

**Eyeglasses Can Be Recycled**

A number of organizations collect used prescription eyeglasses and distribute them to those who cannot afford corrective glasses. Lions Clubs have collection sites located in shopping centers, public libraries, and optical shops. Contact the West Windsor Lions Club at: 609) 799-2312 or the Hopewell Valley Lions Club at: 737-0453 for more information. New Eyes for the Needy, Inc. is a nonprofit, nonsectarian volunteer organization whose mission is to help provide better vision to poor people around the world. For more information on how to make your tax-deductible donation, write New Eyes for the

Needy, 549 Millburn Avenue, Short Hills, NJ, or call (201) 376-4903. Another option is Operation Eyesight Universal, which distributes glasses in other countries. Donations may be mailed to 4 Parkdale Crescent NW, Calgary, Alberta T2N 3T8, Canada. For more information on how to make your tax-deductible donation, write New Eyes for the Needy, 549 Millburn Avenue, Short Hills, NJ, or call (201) 376-4903. Another option is Operation Eyesight Universal, which distributes glasses in other countries. Donations may be mailed to 4 Parkdale Crescent NW, Calgary, Alberta T2N 3T8, Canada.

**Have we helped you...or not?**

Please let us know if we have helped you or failed to help you. Please share with us your experiences with our cooperating funeral directors.

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PRINCETON MEMORIAL ASSOCIATION, 50 Cherry Hill Road, Princeton, NJ 08540

Please send me:

- Living Will*
- Expression of Personal Wishes*
- Ten Tips for Saving Funeral \$\$\$*
- Common Funeral Myths*
- Viewing and Visitation: The Difference*
- Prepaying Your Funeral: Benefits and Dangers*
- Veterans' Funeral and Burial Benefits*
- What You Should Know About Embalming*
- Cremation Explained*
- Earth Burial: A Tradition in Simplicity*
- Organ and Body Donation*
- How to File a Funeral or Cemetery Complaint*
- What Shall We Do With the Ashes?*
- A Guide to Funeral Planning: Affordable Options*

- Twelve Reasons Why People Spend "Too Much" for a Funeral*
- Death in One State, Burial in Another*
- Death Away From Home*
- Recycle Your Medical Devices*
- Funeral Consumers Alliance Nationwide Directory*
- Membership brochures to interest friends
- Putting My House in Order* ..... \$1.50
- Survivor's Manual* ..... \$3.00
- A Manual of Death Education and Simple Burial* ..... \$6.00
- The American Way of Death Revisited* \$20.00
- Caring for the Dead: Your Final Act of Love*..... \$20.00

**I am pleased to send:**

\$\_\_\_\_\_ to cover costs and to assist the ongoing work of the Princeton Memorial Association.

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE: \_\_\_\_\_