
FUNERAL CONSUMERS ALLIANCE OF PRINCETON
Princeton Memorial Association
NEWSLETTER

Promoting informed advanced planning for funeral and memorial arrangements

50th Year

Spring 2006

No. 10

The Funeral Rule

At the time of loss, few have experience in what to do. Most are vulnerable to sales pressure and feelings of guilt. Stories are legion of families sold expensive funerals or caskets they did not want by some unscrupulous funeral directors. The Funeral Rule has been one of the most important accomplishments of the funeral movement.

The Funeral Rule was promulgated by the Federal Trade Commission in 1984 and revised in 1994. One of the key requirements of the Rule is that funeral homes must give consumers a copy of an itemized general price list, which is useful for comparison shopping, at the beginning of any discussion regarding funeral arrangements, goods, services, or prices. The general price list must contain a number of disclosures and other information, including, for example, that embalming is not necessarily required by law. The FTC's Rule also makes clear that consumers do not have to buy a package funeral, but instead may pick and choose the goods and services they want.

A free FTC brochure for consumers titled, "Funerals: A Consumer Guide," provides additional information about legal requirements and consumers' rights when planning funerals. A free FTC handbook titled, "Complying with the Funeral Rule" provides information to funeral providers on complying with the FTC's Funeral Rule.

Copies of the brochures are available at: www.ftc.gov/bcp/rulemaking/funeral and also from the FTC's Consumer Response Center, Room 130, 600 Pennsylvania Avenue, N.W., Washington, D.C. 20580. The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them.

Annual Conference

A Blueprint for End of Life Planning

Ted Goodwin

Sunday, April 30th, 2006, 2:00 PM

Princeton Public Library

Community Room

65 Witherspoon Street

Princeton, NJ 08540

609-924-9529

Parking is available in the Spring Street Garage located adjacent to the library. Enter from Spring or Wiggins. Library card holders can receive two hours of free parking by having their tickets validated at the check out desk.

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

A Blueprint for End of Life Planning

Our conference speaker this year will be Ted Goodwin, an expert in end-of-life issues. He will be discussing planning and preparation for our inevitable death, what to do after fatal illness strikes and his perspective on hospice care. He will review the concept of "hastened death" and talk about saying "Goodbye."

Mr. Goodwin can also discuss and answer questions about financial planning, asset reallocation, managing health care (physical, mental and emotional), spiritual planning, controlling morbidity and mortality, advance directives and health care proxies.

Ted Goodwin is the president of Final Exit Network, an emerging national right-to-die organization. He was formerly treasurer and member of the board of End-Of-Life Choices

Ashes of Star Trek Engineer to be Launched into Space

In life, James Doohan was the "Star Trek" engineer who worked miracles on the Enterprise. Before he died in July at the age of 85, he had asked that his ashes be launched into the final frontier. Space Services, a Texas-based company, has rocketed the remains of "Star Trek" creator Gene Roddenberry and 1960s drug guru Timothy Leary into the firmament.

Scotty, a pragmatically blunt bear of a man, had often told Captain James T. Kirk in a Scottish accent, "She'll launch on time and she'll be ready." But the Falcon One rocket which was to lift the ashes of Mr. Doohan last November had engine trouble and had to be delayed.

Did you know?

An urn is not required for cremated remains. You can keep them in the plain cardboard or plastic box that comes from the crematory. Or you can purchase any kind of container on your own; a vase, a cookie jar, a wooden box, anything with a lid that will hold contents about the size of a shoe box.

Take a look in the home sections of stores like Marshall's, T.J. Maxx and Ross for boxes and vases. You can divide the cremains among family members, sprinkle some, bury some and keep some. If you buy a container advertised as an urn, be prepared to pay a premium. For discounted items, check out :

www.giftsandsigns.com

www.urnXpress.com

www.dakotaurns.com

www.funeralbiz.com

Need A Speaker?

We'd love to speak to your organization, club or religious group. We can provide information to help people save money, access information to assure the kind of services they want, or offer a "hands on" workshop to help people complete the "Putting My House in Order" form. Contact us: fcap@uuprinceton.org or 430-7250.

An Eco-Friendly Cremation Alternative

An icy alternative to cremation, in which the dead are reduced to powder by freeze-drying, is to be available in Britain within two years. The ecologically friendly method, which was invented in Sweden, involves bodies being frozen very quickly then dipped in liquid nitrogen to cool them to minus 196C. A simple vibration is then used to shatter the extremely brittle body into powder. This is then placed first in a vacuum chamber, which removes the water, then in a metal separator, which removes toxic metal fillings and surgical parts. The dry, odorless organic remains can then be placed in a small degradable box made of corn starch and buried in a shallow grave.

Unlike cremation, the process gives off no damaging fumes. The incineration of bodies with mercury-based tooth fillings has been blamed for creating mercury poisoning, which can attack the nervous system and cause brain damage. In Britain the 242 crematoria are having to install extra filters at a cost of around \$336,000,000, which is likely add \$108 to the funeral bill.

A spokesperson for the company that developed the process says the cost should be comparable to that of cremation and should particularly appeal to those people seeking an environmentally friendly dispatch. In less than a year, the boxes and powder are expected to become compost. It is suggested that many people will opt to have a bush or tree planted on their grave. For those people who do not want earth burial but have concern about cremation, this may be a good choice!

The world champion crossword puzzler died a few days ago. In a quiet ceremony he was buried six down and three across.

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 apply for Medicaid.

However, there are many disadvantages. 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 inflated future funeral costs, resulting in possible substitution of merchandise or 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 you make arrangements with 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, 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

Continued in next column

Why Families Don't Talk About End-Of-Life Issues

- ◆ I'm leaving all these decisions up to my children. They'll know what is best.
- ◆ My children know I love them. I don't need to discuss such things with them.
- ◆ My time has not yet come. This illness will pass and I'll think about it later.
- ◆ I don't want to talk about sad things.
- ◆ I'm sure my father has years of living ahead. We'll face this when we're forced to.
- ◆ I don't care where my money goes after I'm gone. Let the law decide how it's distributed.

Useful Web Sites

www.aarp.org – AARP. Put the word “funeral” in the search box.

www.crossings.net – Crossings; Caring for Our Own at Death

www.ftc.gov/bcp/online/edcams/funerals/index.html
Federal Trade Commission – Outlines consumer protection laws related to funeral goods and services.

www.funerals.org – Funeral Consumers Alliance. Our parent organization!

www.compassionindying.org – Compassion in Dying and End of Life Choices have merged to become Compassion and Choices.

Our Mission

*To promote informed advance planning
for funeral and memorial arrangements*

Continued from previous column

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.



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

A Different Point of View

A mortuary college student wrote to the director of the FCA that a lecture on the benefits to the funeral director of selling preneed included this gem:

"Gives the funeral director an opportunity to market their services to the people who will be using the services- instead of letting their highly educated, non-traditional heirs who think they are above the grieving process pick out their services."

Newsletter Editors:

Henry J. Powsner
Laurie R. Powsner

Three friends from the local congregation were asked, "When you're in your casket, and friends and congregation members are mourning over you, what would you like them to say?" Artie said, "I would like them to say I was a wonderful husband, a fine spiritual leader, and a great family man." Merle commented, "I would like them to say I was a wonderful teacher and servant of God who made a huge difference in peoples lives." Don said, "I'd like them to say, 'Look! He's moving!'"

Funeral Consumers Alliance of Princeton

50 Cherry Hill Road, Princeton, NJ 08540
(609) 924-3320

email: fcap@uuprinceton.org

web: www.princetonol.com/groups/fcap

Board of Directors

Patrick J. Keenan, President (2006)

Henry J. Powsner, MD, Vice President (2007)

Robert J. Levine, Treasurer (2007)

Kathy L. Ales, MD (2006)

Allen D. Porter, Esq (2006)

Richard J. Reinhart, PhD (2007)

Donald C. Sheasley (2008)

John Alloway

Advisory Member

Laurie R. Powsner, MSW

Executive Director

Treasurer's Annual Report for 2006

Submitted by Robert Levine

Balance on hand as of December 31, 2005:

| | |
|-------------------------|---------------------|
| Checking account: | 292.00 |
| Business Money Account: | 10,616.00 |
| Total: | \$ 10,908.00 |

2005 Income:

| | |
|------------------------|--------------------|
| Contributions/Bequests | \$ 2,303.00 |
| Membership Dues | 1,481.00 |
| Interest | 81.00 |
| Book sales | 205.00 |
| Fundraiser | 1,400.00 |
| Total: | \$ 5,470.00 |

2005 Expenses:

| | |
|------------------------------------|--------------------|
| National Association dues | \$ 701.00 |
| National Association contributions | .00 |
| Printing | 263.00 |
| Postage | 830.00 |
| Office supplies/Expenses | 91.00 |
| Books and Pamphlets | 2,155.00 |
| Annual Meeting | .00 |
| Travel | .00 |
| Advertising | 20.00 |
| Telephone | 73.00 |
| Total: | \$ 4,133.00 |

Funeral Consumers Alliance of Princeton
COOPERATING FUNERAL DIRECTORS AND PRICES 2006

Our cooperating funeral directors have a "memorandum of understanding" with us each year. The prices they quote for minimum service cremations and burials are listed on the other side. A memorandum of understanding" is not a legal contract. Prices may change. One funeral director indicated with an (*) has not signed our memorandum. He is included because he serves our community, his practice meets our criteria, and the fees published in his General Price List are within the range of our cooperating funeral directors.

These prices are for minimum service cremations and burials. Minimum services are precisely defined below. Please read these definitions carefully.

Educate yourself about disposition options, discuss with family, friends and clergy and decide what you would like for your final arrangements. If you wish minimum service cremation or burial, select one of the funeral directors and so indicate on your Expression of Personal Wishes form. If you want more than minimum services, call or visit one or more funeral directors and plan the details. Funeral homes are required by law to provide you with a price list for services offered. Have the funeral director provide you with a signed copy of the expense estimate for the arrangements. Attach a copy of this estimate to each copy of your Expression of Personal Wishes form and give to your family, friends and clergy. Whether or not you make your arrangements now, file this list with your expression-of-wishes form where they can be easily found.

We will send you an updated list once a year. We especially solicit your comments on how well our funeral directors or the FCAP have served you. Your comments will enable us to serve our members better. If you have questions or comments please let us know.

Plan I – Direct Cremation

The funeral director will call for the body within the radius of miles specified, provide a death certificate and cremation permit, place the body in a minimum container acceptable to crematory, and arrange and pay for cremation. Cremation will occur within 48 hours if there is no embalming. Family may attend cremation if desired. 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 will be provided. **The following, if requested/required, will incur additional cost:** Mailing of ashes, urn, embalming, viewing, funeral service, disposal of ashes: if buried: vault or grave liner (sometimes required by the cemetery), grave plot and opening and closing of grave (charged by the cemetery), headstone or marker (charged by the monument maker), etc.

Plan II – Direct Burial

The funeral director will call for the body within the radius of miles specified, provide a death certificate and burial permit, place the body in a modest casket of the funeral director's choosing and arrange for interment at a designated cemetery. Burial will be private and needs to occur within 48 hours of death if there is no embalming. Assistance with social security and veteran's benefits claims provided. **The following, if requested/required, will incur additional cost:** Embalming, viewing, funeral service, upgraded casket, vault or grave liner (often required by the cemetery), grave plot and opening and closing of grave (charged by the cemetery), headstone or marker (charged by the monument maker), etc.

Plan III – Preplanned Full Service Funeral

The funeral director will call for the body within the radius of miles specified, provide a death certificate and burial permit, provide embalming, cosmetology and dressing if requested, place the body in a modest casket of the funeral directors choosing, provide 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 will be provided. **The following, if requested/required, will incur additional cost:** Hearse, upgraded casket, vault or grave liner (often required by the cemetery), grave plot and opening and closing of grave (charged by the cemetery), headstone or marker (charged by the monument maker), etc.

COOPERATING FUNERAL DIRECTORS AND PRICES 2006

The prices quoted are for the minimum service cremations and burials described on the reverse. Mileage refers to the distance the funeral director will travel to reach the pick up site without additional charge.

| FUNERAL HOME | PLAN I | PLAN II | PLAN III | EMB | MILES |
|---|---------|---------|----------|-------|-------|
| Alloway Funeral Home Merchantville (856) 663-9085 | \$450 | \$700 | \$2,000 | \$200 | 50 |
| Riverside Memorial Chapel Ewing (609) 771-9109 | \$655 | \$825 | \$1,970 | \$235 | 25 |
| All Cremation Options Somerville (908) 575-9800 | \$800 | \$1,095 | \$1,970 | \$450 | 40 |
| Crabiel Funeral Home Hightstown (609) 448-3456 | \$800 | \$875 | \$1,970 | \$770 | 15 |
| Chiacchio Southview Funeral Home Trenton (609) 396-4686 | \$895 | \$950 | \$1,968 | \$275 | 30 |
| *Anderson Funeral Service Trenton (609) 394-1702 | \$950 | \$1,125 | N/A | \$400 | 20 |
| Cromwell-Immordino Memorial Home Hopewell (609) 466-0233 | \$1,025 | \$1,100 | \$1,970 | \$400 | 25 |
| Kimble Funeral Home Princeton (609) 924-0018 | \$1,135 | \$1,150 | \$1,970 | \$450 | 35 |

Except in special cases, embalming is not required by New Jersey law, provided burial or cremation takes place within 48 hours. The charge for embalming with Plan I or II is listed above (it is included in Plan III). The casket included in the Plan II and III package price is usually cloth-covered or laminate-coated fiberboard or minimum metal (depends on funeral home). Upgraded caskets may be purchased from the funeral home for an additional charge, starting at \$350 – \$905. Consumers may make their own or obtain their coffin from another source or online. Caskets available online start at about \$375 plus delivery.

Ashes are generally returned in a simple cardboard or plastic container. Upgraded urns may be purchased from the funeral home for an additional charge, starting at \$50 – \$125. Consumers may use a container they already have (eg: a vase with a lid) or obtain one elsewhere. Costs for shipping ashes range from \$10 – \$50.

Some of our funeral directors are willing to travel to your home to discuss arrangements. Please call and ask if you are interested in this service. For Plans I and II, it is often not necessary ever to visit the funeral home at all, as arrangements and payment can be made over the phone.

These funeral directors can accommodate all religious needs and are happy to work with those requesting viewing at home instead of at a religious institution or funeral home.

**This funeral home has not signed our Memorandum of Understanding. See note on page one.*

How Do You Like Our Ads?

Have you seen our ads in your local paper? In addition to all the usual information, they offer a little humor. How do you feel about that? Some suggest that it's not in good taste. Others suggest that it's easier to face difficult subjects with a little humor. If you have an opinion, please let us know! Leave a message at 609-924-3320, send an email to fcap@uuprinceton.org or mail back this form.

Plan Ahead and Rest in Peace!

Join the Funeral Consumers Alliance of Princeton
50 years of helping people make informed end-of-life
plans

Want to Urn Peace of Mind?

Join the Funeral Consumers Alliance of Princeton
50 years of helping people make informed end-of-life
plans

Your opinion regarding the ads: _____

Enclosed, please find my/our contribution of: \$10 \$25 \$50 \$75 \$100 \$ _____

This donation is in memory of in honor of: _____

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 serving on the board. Please contact me.

I am interested in the benefits of membership in FCAP. Please send me a brochure.

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 give a membership as a gift. Enclosed please find my check for \$25 for an individual plus \$10 for each additional household member.

Please send the books and pamphlets noted on the reverse.

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

Names: (1) _____ (2) _____

Address: _____

City: _____ State: _____ Zip: _____ - _____

Phone: () _____ Email: _____

How did you hear about us? _____

This membership is a gift from _____

Free Pamphlets

- ___ *Ten Tips for Saving Funeral \$\$\$*
- ___ *Common Funeral Myths*
- ___ *12 Reasons People Pay Too Much for Funerals*
- ___ *A Guide To Funeral Planning*
- ___ *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*
- ___ *Death in One State, Burial in Another*
- ___ *Death Away From Home*
- ___ *What Shall We Do With the Ashes?*
- ___ *Eco-Friendly Death and Funeral Choices*
- ___ *How to Read a General Price List*
- ___ *Recycle Your Medical Devices*
- ___ *Expression of Personal Wishes*
- ___ *Living Will/Advance Directive*
- ___ *Nationwide Directory of Affiliates*
- ___ *Membership brochures to share with friends*
- ___ *Beat the High Cost of Funerals: Benefits of*
Membership in a Funeral Consumers Group
- ___ *"Simple and Cheap" My Father Said by the*
daughter of Supreme Court Justice Hugo Black

Books for Sale

- ___ *Putting My House in Order*
Prepared by FCAP, this is a helpful listing
of all the things you want your loved ones
to know before you go, presented in an easy
workbook. **\$1.50**
- ___ *I Died Laughing*
by Lisa Carlson, softcover **\$8.75**
- ___ *Dealing Creatively with Death: A Manual*
of Death Education and Simple Burial
by Ernest Morgan, softcover
(cover price \$12.95) **\$6.00**
- ___ *The American Way of Death Revisited*
by Jessica Mitford, hardcover
(cover price: \$25.00)..... **\$20.00**
- ___ *Caring for the Dead: Your Final Act of Love*
by Lisa Carlson, softcover
(cover price \$29.95)..... **\$20.00**
- ___ *You Only Die Once: Preparing for the End*
of Life With Grace and Gusto
by Margie Jenkins, softcover
(cover price \$12.99)..... **\$10.00**

Dated material — please deliver promptly

RETURN SERVICE REQUESTED

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

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