



FUNERAL CONSUMERS ALLIANCE OF PRINCETON

Spring 2012 Member Newsletter

FCAP's 56th year promoting informed advance planning for funeral and memorial arrangements

FCAP Annual Conference

Reclaiming the American Way of Death

Joshua Slocum, Executive Director
Funeral Consumers Alliance

**Sunday April 22, 2012,
2:00 PM**

Princeton Public Library
65 Witherspoon Street, Princeton NJ



Nowadays, families across the country are reclaiming their rights and saving money by performing funeral services for loved ones themselves. In New Jersey, however—a state progressive in many ways—friends and relatives of a deceased person cannot legally care for their own without hiring a funeral home. New Jersey is one of only eight states in the nation that require grieving families to hire a funeral director to complete the process.

The Funeral Consumers Alliance (FCA), a national nonprofit organization dedicated to protecting consumers' rights to meaningful, affordable funerals, is at the forefront of changing this and other rules concerning end-of-life issues. Josh Slocum has been FCA executive director for nine years.

In his talk, Slocum, a nationally recognized expert on consumer rights and funeral law, will report on the state of the funeral industry nationwide and specifically in New Jersey. He will describe the uphill battle to defend the rights of families and his strenuous lobbying effort to encourage Congress to pass a bill curbing abuses of cemeteries.

Join us for this insightful—and sometimes humorous—talk. Bring friends who don't know about us. This presentation will open their eyes!

For more information:

FCAP 609-924-3320 info@fcaprinceton.org
Library 609-924-9529

Speaker Josh Slocum is Young, Passionate and Nationally Recognized as Consumer Advocacy Expert

Josh Slocum, speaker at the April 22 FCAP Annual Conference, is executive director of Funeral Consumers Alliance (FCA), a national nonprofit consumer education and watchdog group.

Before joining FCA, Slocum graduated from Sarah Lawrence College with a Bachelor of Arts and worked as a cops-and-crime reporter for the Lynchburg [Virginia] News and Advance where he investigated, among other things, what had happened to funeral prices after mega-chain Service Corporation International bought up the most prominent local funeral homes in town. He quickly got current with the funeral industry, its benefits and abuses. In 2003, he became executive director of FCA.

Since then, Slocum has been consulted by legislators and the media as an expert in funeral law and consumer advocacy. He has appeared on CNN and NPR and has been consulted or quoted by the New York Times, the Washington Post, the LA Times, Forbes, Barron's, and other media outlets.

He has helped draft a bill before Congress that would extend Federal Trade Commission consumer protection rules to cemeteries, crematories, and funeral merchandise vendors. In 2009, he participated in a working group that developed the toughest cemetery regulations in the nation—Illinois' Cemetery Oversight Act—and, in nearly a dozen states, has submitted testimony to support local Funeral Consumers Alliance legislative reform efforts.

Last year, his book, "Final Rights: Reclaiming the American Way of Death," coauthored with Lisa Carlson, was published. It investigates the \$15-billion funeral and burial industry, exposing consumer abuse, financial exploitation of the bereaved, and the problems government regulators have in protecting the grieving.

Slocum lives just outside Burlington, Vermont, in a small house where he made his "world cardiac debut" in December 2010. In an ensemble of boxer shorts and a T-shirt he performed the instant classic, "My First Heart Attack: Portrait of a 36-year-old Needing a Stent Stat." He would like everyone his age to know that they are not, in fact, immortal simply by virtue of not being old.

Make It Easier For Your Family

One of the most important things FCAP offers is the opportunity for you to learn about your options, decide what you want, and write it down. Have you completed an Expression of Wishes form? Do you know where it is and who has copies? If not, ask FCAP and we'll send you a new one. If you want to reduce stress at the time of your death, discuss your wishes with your likely survivors and make sure that they understand what actions to take at the time of your death.

Simple Can Be Really Simple

Do you want to be cremated or buried with little fuss, with no embalming or funeral home viewing? If so, you are probably shopping for a "Direct Cremation" or "Immediate Burial." These are two of the four packages required by law to be offered on every funeral home's price list (see pages 5 & 6 of this newsletter.)

Prices for these packages vary widely among funeral homes so comparative shopping is worthwhile. FCAP's latest Funeral Home Price Survey ([http://fcaprinceton.org/pricesurvey\(about\).shtml](http://fcaprinceton.org/pricesurvey(about).shtml)) of 38 funeral homes showed the cost of "Direct Cremation" ranging from \$700 to \$4,060!

One very important fact is that if you don't want embalming or a funeral home viewing, there is no reason to use a local funeral home. You can use a funeral director anywhere in the state and save hundreds or even thousands of dollars. Mileage charges above those included in the package will be dwarfed by your overall savings.

How Do You Choose a Funeral Home?

Studies show that most people choose a funeral home because 1) it is the closest to them or 2) they or their family have used it in the past. Such is our loyalty that we will use the same funeral home even when we are unhappy with past services. Neither of these criteria tells you whether you're getting the best service or a fair price.

Shopping is easier than you think because federal law requires funeral homes to give you price quotes over the phone and a printed, itemized General Price List when you show up in person. And, if you have questions, FCAP is available to help you interpret the price lists and any written quotes you get from a funeral director.

Before You Go Funeral Shopping...

Being able to answer these questions will help you prepare for talking with a funeral director and shopping for a funeral home:

- ☞ Do you want cremation or burial?
- ☞ Do you want to be embalmed? Embalming is rarely required by law. While there are situations where it can be useful—for example a long time between death and viewing—in New Jersey it is not required when burial, cremation or refrigeration takes place within 48 hours of death.
- ☞ Do you want a viewing? Public or private (just family)? At the place of death, at home, at a religious institution or a funeral home?
- ☞ Do you want the body present at a funeral service?
- ☞ Do you want a graveside service?
- ☞ Do you want a memorial service held after the body is buried or cremated?

If you want the body embalmed and/or don't want to keep the body at home for a viewing, you will want to use a funeral home and choose one that is physically convenient and appealing to you. Visit more than one, talk with the funeral directors, and choose an honest, flexible one that you believe will honor your choices with caring and dignity. This is a meaningful, once-in-a-lifetime occasion that can be marred by insensitive staff.

If you want a funeral service with the body present, but don't want to hold it in a funeral home, consider a religious institution or have a graveside service. (If you have no affiliation, you might want to ask your local Unitarian Universalists or Society of Friends (Quakers) what they charge for use of their generally religiously-neutral spaces.)

An Important Fact: If you want a memorial service after burial or cremation has taken place, there is no need to hold it at a funeral home. Have it at a religious institution, home, park, club, hotel, or community center. One woman in her 90s had lived in a nursing home for many years. When she died, her daughters chose cremation and put her ashes in a cookie jar, as a tribute to her legendary baking skills. They held a memorial service at the nursing home, complete with Mom's bake-off ribbons, where fellow residents remembered her with laughter and tears.

VISIT A NATURAL BURIAL SITE

On Saturday, **May 5**, FCAP is planning a fieldtrip to New Jersey's only natural burial ground. Certified by the Green Burial Council, **Steelmantown** is a 10-acre cemetery adjacent to the 25,000-acre Belleplain State Forest near Woodbine in Cape May County. For more information, see www.steelmantowncemetery.com. Participants will carpool, leaving Princeton about 9:30 and returning about 4:30. For more information, call **Mea Kaemmerlen** at 609-799-1419.

The Funeral Rule

In 1984, after untold reports of abuses by funeral homes towards consumers, the Federal Trade Commission enacted the Funeral Rule, a law designed to protect uninformed and emotionally fragile consumers while they arrange funerals and consider options for disposition of a body. The full law can be found at www.ftc.gov/os/1999/04/funeral.htm. Here are some highlights:

- ☞ A funeral director must give you a written, itemized General Price List (GPL) if you ask for one in person.
- ☞ A funeral director is required to give you accurate prices over the phone for anything on their GPL.
- ☞ A funeral director is required to offer you a dated, printed casket price list before you are shown the caskets.
- ☞ You can purchase a casket from an independent supplier (carpenter, online, Costco, Wal-Mart) and the funeral home may not add an additional charge or handling fee.
- ☞ Once arrangements are made, a funeral director must provide you with a statement itemizing each service and product chosen, the separate cost of each, and the total cost.
- ☞ There must be a statement on the GPL explaining that embalming is not required by law.
- ☞ A funeral director may not tell you that embalming, sealer caskets or sealer burial vaults will preserve the deceased indefinitely.
- ☞ Funeral directors may not claim that state or local law require a casket for direct cremation and written disclosure must be made of the consumer's right to purchase an alternative container for direct cremation.

Thinking of Pre-Paying Your Funeral?

Think again. Unless you need to spend down for Medicaid, there is no need to pre-pay.

If you want to reduce the stress of your survivors, you can decide what you want, estimate the cost, and put that money aside in a savings account co-owned by the person who will carry out your wishes. Or open a Payable-On-Death account.

If you've already pre-paid, don't worry too much. In New Jersey, unlike many states, your money is 100 percent refundable (Medicaid pre-paid trusts are not) and fully

transferable. That means that you are not tied to the funeral home with whom you pre-paid. Since, in theory, your survivors would get any overpayment returned to them, you could consider a less expensive funeral home.

FCAP & The Environmental Film Festival

This year's 2012 Princeton Environmental Film Festival, sponsored by the Princeton Public Library, featured a session on earth-friendly burials with clips from the upcoming film, "A Will for the Woods." The film, which will premier this summer, follows Dr. Clark Wang, a psychiatrist with a love of life and, at age 42, a diagnosis of lymphoma through his exploration and planning for an eco-friendly funeral which he called his "sacred gift" to the woods.

A post-screening panel on green burials and today's funeral industry included Laurie Powsner, executive director of FCAP, Mark Harris, author of *Grave Matters*, filmmaker Amy Browne, and her team. Many thanks to film festival curator Susan Conlon for her enthusiasm for this important but neglected subject.



At the film festival: *Mea Kaemmerlen*, FCAP president; *Brian Wilson*, film crew; *Laurie Powsner*, FCAP executive director; *Mark Harris*, author of "Grave Matters: A Journey Through the Modern Funeral Industry to a Natural Way of Burial"; *Amy Browne*, producer and co-director of "A Will for the Woods"; *Tony Hale*, film crew; and *Jeremy Kaplan*, film co-director.

Green Burials Becoming More Popular

People are turning to green burials in the face of the growing ecological consequences of modern death practices. Each year, over 22,000 cemeteries across the US bury approximately:

- ☞ 30 million board feet of mostly precious and tropical hardwoods (caskets)
- ☞ 2,700 tons of copper and bronze (caskets)
- ☞ 90,000 tons of steel (caskets)
- ☞ 14,000 tons of steel (vaults)
- ☞ 1,600,000 tons of reinforced concrete (vaults)
- ☞ 825,000 US gallons of embalming fluid (formaldehyde and other toxic chemicals)

Funeral Home Price Lists

One of the best things we produce is the area wide detailed funeral home price survey. We don't have the people power to do all of Central Jersey, but would love to include funeral homes from Monmouth and Ocean County and the Raritan Valley. Can you do us a favor and drop by your local funeral home in the next few weeks and ask for a price list? Please let us know which ones you can collect for FCAP: info@fcaprinceton.org or 609-924-3320.

Complaints

If you were unhappy with any aspect of your experience with a funeral home or cemetery, please contact us. We can advocate on your behalf and help you file a complaint if warranted. info@fcaprinceton.org or 609-924-3320.

Fun Times

Help us with our November 2012 mailing. We're a fun group! info@fcaprinceton.org or 609-924-3320

FCA 2012 Conference in Tucson

The biennial conference of the national FCA will be held in Tucson, AZ, June 7—9 featuring speakers on consumer rights, advocacy issues, alternative burials and managing end-of-life hospitalization. Check: www.funerals.org/conference

Funeral Consumers Alliance of Princeton

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

www.fcaprinceton.org

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2011 Treasurer's Report

Submitted by Sara Oderwald, Treasurer

| <u>2011 Income</u> | |
|----------------------|-------------------------------|
| 8,585 | Contributions/Bequests |
| 2,182 | Membership Dues |
| 47 | Interest |
| 127 | Book sales |
| 75 | Miscellaneous |
| \$11,015 | Total |
| <u>2011 Expenses</u> | |
| 1,540 | Dues to FCA |
| 2,300 | Gift to FCA |
| 3,073 | Printing |
| 1,476 | Postage |
| 20 | Books and Publications |
| 60 | Other Promotional Materials |
| 795 | Outreach |
| 200 | Annual Conference Speaker |
| 135 | Annual Conference Room Rental |
| 68 | Office Supplies |
| 369 | Telephone |
| 95 | Insurance |
| 12 | Bank Service Fees |
| 25 | State Taxes |
| \$10,168 | Total |

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Veterans Benefits For You?

You might be eligible. Search for "burial benefit" at www.va.gov and or call 800-827-1000.

Invite an FCAP Board Member to Speak to Your Group

Here's where FCAP has presented recently:

- ☎ CareOne Ewing
- ☎ Community Without Walls House III
- ☎ Princeton Adult School
- ☎ RWJ Chaplains Pastoral Education
- ☎ Stonebridge retirement community
- ☎ Princeton Senior Resource Center
- ☎ South Brunswick Senior Center

"Plan Ahead and Rest in Peace" is great fun. We'd love to speak to your class, club or group about funeral and memorial service planning, green burials, cremations, organ donation and other end-of-life issues. Many groups can benefit from these free talks: seniors, families, pastors, church, synagogue and interfaith groups, nursing homes, retirement communities, and hospitals. info@fcaprinceton.org 609-924-3320.

Funeral Consumers Alliance of Princeton FUNERAL HOMES SHORT LIST 2012

☞ These prices are for **simple** cremation and burial services, which are precisely defined on the reverse. 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 members discounts (reflected in listed prices), others are included because their regular fees are reasonable or because of geographic location. Discounted prices are for those who become members of FCAP by making a tax-deductible donation.

☞ You do **not** need to use a local funeral home if you choose Direct Cremation, Immediate Burial or burial with a graveside service. Use a local home is you want a viewing or a the service at a funeral home.

☞ Feel free to call us to discuss the options. If you want something simple, write it on your Expression of Personal Wishes (EPW) form and share with family, friends, clergy, etc. If you want something less simple or a full service funeral, call us and be sure to speak with at least one funeral home about details. Ask the funeral director to provide you with a copy of the total estimate. Attach to your EPW and share with family, friends, clergy, etc. Whether or not you make your arrangements now, make sure this list and your EPW are not in a file, but in the hands of those most likely to be involved in your arrangements.

☞ We do not encourage pre-paying except to spend down for Medicaid.

☞ We produce an updated list once a year that is printed in the spring newsletter. We especially solicit your comments on your experience with funeral directors. Your comments will enable us to serve our members better.

| | DIRECT CREMATION | IMMEDIATE BURIAL | SIMPLE FUNERAL* | MILES INCLUDED |
|--|---------------------|----------------------|--------------------|-------------------|
| Alloway Funeral Home Merchantville (856) 663-9085 | \$ 695 | \$ 700 | \$3,816* | 50 |
| Riverside Memorial Chapel Ewing (609) 771-9109 | \$ 695 | \$ 950 | \$3,816* | 30 |
| Simplicity Memorial Somerville (908) 722-4722 | \$ 795 | \$1,275 | \$3,816* | NJ |
| Cremation Services of Hopewell Valley Hopewell (609) 466-2700 | \$ 825 | \$ 925 | \$3,816* | 30 |
| Kimble Funeral Home Princeton (609) 924-0018 | \$ 875 | \$1,150 | \$3,816* | 35 |
| + Ledford Funeral Home Trenton (609) 393-4567 | \$1,005 | \$ 850 | \$3,816* | 30 |
| All Cremation Options Somerville (908) 575-9800 | \$1,100 | \$1,495 | \$3,816* | 40 |
| + Chiacchio Southview Funeral Home Trenton (609) 396-4686 | \$1,200 | \$1,970 | \$3,816* | 25 |
| Crabiell Parkwest Funeral Chapel New Brunswick (732) 828-2332 | \$1,545 | \$1,800 | \$3,816* | 20 |
| The Crabiell Home for Funerals Milltown (732) 828-1331 | \$1,545 | \$1,800 | \$3,816* | 20 |
| + DeGraff Lakehurst Funeral Home Lakehurst (732) 657-7868 | \$1,575 | \$2,450 [#] | \$3,816* | 10 |

* Starting at this price + Regular prices (not discounted) # Container not included

Funeral Consumers Alliance of Princeton FUNERAL HOMES SHORT LIST 2012

DIRECT CREMATION: The funeral director will pick up the body, obtain cremation permit, file the 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 veterans benefits available. **The following, if requested/required, may incur additional cost:** Travel above 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), obituary (if charged by the newspaper), death certificates and permit fees (charged by the state), etc.

IMMEDIATE BURIAL: The funeral director will pick up the body, obtain burial permit, file the 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 will occur within 48 hours of death (if not embalmed or refrigerated). Assistance with social security and veterans benefits available. **The following, if requested/required, may incur additional cost:** Travel above included miles, upgraded casket, embalming, viewing, funeral service, graveside service, vault or grave liner (if 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), obituary (if charged by the newspaper), death certificates and permit fees (charged by the state), etc.

SIMPLE FUNERAL SERVICE: The funeral director will pick up the body, obtain burial permit, file the death certificate, embalming, cosmetology and dressing if requested, a modest casket of the funeral director's 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 veterans benefits claims available. **The following, if requested/required, may incur additional cost:** Travel above included miles, hearse, upgraded casket, additional visitation time, vault or grave liner (if 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), obituary (if charged by the newspaper), death certificates and permit fees (charged by the state), etc.

- ☞ Mileage refers to the distance the funeral director will travel to pick up the body without additional charge.
- ☞ For Direct Cremation, the crematory fee is included.
- ☞ Embalming is not required as long as burial, cremation or refrigeration takes place within 48 hours.
- ☞ The casket included in the prices above 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 at Wal-Mart, Costco or online (generally at a significant discount).
- ☞ Ashes are generally returned in a rigid 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).
- ☞ Some 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

- Dealing Creatively with Death: A Manual of Death Education and Simple Burial* by Ernest Morgan. A small encyclopedia of death-related problems. Cover price \$12.95. Our price . . . **\$8.00**
- I Died Laughing: Funeral Education with a Light Touch* by Lisa Carlson. "This book proves that dying can be a laughing matter" - Dear Abby. Cover price \$8.75. Our price **\$5.00**

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**

Names: (1) _____ (2) _____

Address: _____

City: _____ State: _____ Zip: _____ - _____

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How did you hear about us? _____



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Former Monmouth and Ocean Members Take Note

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 listed on Page 5 of this newsletter, 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.

Spread the Word About FCAP

FCAP is an all-volunteer organization, with the board of trustees acting as chief cooks and bottle washers. We always appreciate input and output from our members—input for how we can better serve the community and output for volunteer workers, new board members and spreading the word about FCAP. When you finish with this newsletter, pass it on. Call us for a speaker (free of charge) for your group. Give us a testimonial of how FCAP has helped you.