Funeral Consumers Alliance of Princeton

FCAP Newsletter

Spring 2016 Princeton, NJ

The FCAP Annual Conference
“Green Burial—A Return to Tradition”

We are thrilled that our speaker for the annual FCAP meeting is Mark Harris, a hard-hitting journalist, engaging storyteller, and pioneer advocate of the green burial movement.

His FCAP talk, “Green Burial: A Return to Tradition,” will take place on Sunday, April 10, at 2 PM at the Erdman Center, 20 Library Place in Princeton. It is free and open to the public. Free parking is in the lot across from the Erdman Center, which is part of the Princeton Theological Seminary.

Mr. Harris is an internationally known authority on the green burial movement and the modern funeral industry. With his deep knowledge of death and dying issues, he will present a visual tour of this country’s growing green burial movement, natural cemeteries, backyard grave sites, and other alternatives to modern burials. He will examine the current situation of green burial sites in this country, including Green Meadow which he established with the board of the Fountain Hill Cemetery as the first natural burial ground in the Lehigh Valley.

Mr. Harris is author of Grave Matters: A Journey through the Modern Funeral Business to a Natural Way of Burial which has been called the “manifesto of the green burial movement.”

He is a former environmental columnist with the Los Angeles Times Syndicate. His articles and essays have appeared in the Chicago Tribune, Reader’s Digest, E: The Environmental Magazine, Hope, and Vegetarian Times. He has been interviewed by Terry Gross, host of NPR’s “Fresh Air” and has appeared on CNN, MSNBC, ABC News, and the CBC.

You’re invited to the FCAP Conference 2016

Sunday, April 10 2:00 PM

Mark Harris

◆ award-winning environmental columnist
◆ nationally known author
◆ strong advocate for consumer issues

Erdman Hall
Princeton Theological Seminary
20 Library Place
Princeton, NJ

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

Your response is appreciated:
donsheasley@gmail.com or 609-683-8822

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Request a free FCAP speaker!
See page 7.
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@fcaprinceton.org; or visit www.fcaprinceton.org.

How can you transport your loved one’s ashes?

For the most part, you may carry human or pet ashes or “cremains” wherever you want and scatter them with the permission of the owner of the property.

On a plane? If you want to take the cremains as carry-on, they must be in an urn which can be successfully x-rayed at security. This means the urn must be made of wood, plastic, cardboard, not opaque metal. Most permanent urns are lead-lined and can be sent only as checked luggage. TSA personnel will not open the urn even if you ask them to.

Shipping through the mail? US Postal Service is the only legal way to send cremains nationally and internationally. Domestically, you must send them by Priority Mail Express and internationally by Priority Mail Express International. The post office requires that the cremains be identified on the package and has posted very good suggestions about preparing the package: http://about.usps.com/publications/pub139.pdf.

What is the Basic Services Fee on a GPL?

If you look at the—sometimes confusing—General Price List (GPL) of any funeral home, you will see a charge called the Basic Services Fee, which ranges from $700 to $3,500. This fee is like a cover charge at a nightclub in that it covers funeral home services that are not itemized elsewhere. These services include paperwork, permits, overhead, administrative costs, and coordinating with cemetery and crematorium. (It is a questionable fee and the Funeral Consumers Alliance and other consumer organizations would like to challenge it.)

The Basic Services Fee, which is usually non-declinable, is not permitted in the four packages every funeral home must offer as mandated by the Federal Trade Commission—“Direct Cremation,” “Immediate Burial,” “Forwarding Remains,” and “Receiving Remains.” (These last two involve transportation.) You avoid the BSF when you buy one of these.

Mr. Harris speaks regularly to college students, church congregations, hospice workers, home funeral providers, consumer-friendly funeral advocates, and funeral directors about green burial and funeral issues.

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.

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Newsletter
Mary Heilner
Mea Kaemmerlen
with thanks to Hilary Ziff & Laurie Powsner

“This book is a must-read....”

Mark Harris’s book, Grave Matters, will be available for purchase at the April 10 conference.

The Tucson Citizen (Arizona) says:

“[T]he best book about burial practices since Jessica Mitford’s 1963 blockbuster, The American Way of Death. . . . Grave Matters contains no-nonsense information that will change everything you thought you knew about funerals and dying in America. It is essential and highly recommended.”

A graduate of Stetson University and the University of Chicago, Mark is an adjunct professor at Moravian College and a Woodrow Wilson Visiting Fellow. His current book project focuses on green homebuilding. He lives with his family in Bethlehem, PA.
Music to Aid the Dying

Here’s a profession that few know about: music thanatology.

Thanatology is the scientific study of the phenomenon of death, and music thanatology is the professional field of music used in conjunction with palliative care, thus uniting music and medicine in end-of-life care.

This music can ease pain, restlessness, agitation, labored breathing, and sleeplessness, creating an atmosphere of serenity and comfort. Anger, fear, sadness, and grief can be relieved as listeners rest into a musical presence of beauty, intimacy, and compassion.

Jennifer Hollis, a Boston music thanatologist, wrote in a New York Times article on January 3 of this year:

“Playing music for dying patients is not about giving a concert to distract them. It is about cradling a family with beauty as they end the conversation with someone they love. It is about helping them bear an impossible transition which is both painful and unstoppable. It is about staying close and trying to do something useful, until they have the courage to say goodbye and leave that room, into a world where one precious voice has gone silent.”

Jennifer Hollis, well-known music thanatologist, writer, and “harp lady” in Boston.

Most often the music thanatologist plays a harp and sings at the bedside to aid the physical, emotional, and spiritual needs of the dying and their loved ones. This live music can bring solace, dignity, and grace to those nearing the end of life.

The thanatologist is trained to observe the patient, monitoring the vital signs (heart rate, respiration and temperature), and then providing music tailored to the situation.

More and more frequently, music is being used in hospitals, nursing homes, and hospices as a service to those at the end of their lives and their families.

Music thanatologists are often asked to be present in the last hours of life, and they may also provide soothing music several times over the duration of a hospice stay. For more information about music thanatology and where to find a Certified Music Practitioner see the sites below:


Music for Healing and Transition Program, Inc. at www.mhtp.org. On this site, go to the Certified Music Practitioner directory to find thanatology musicians in New Jersey.

Jennifer Hollis has a very informative and helpful website. She explains beautifully what she does and offers other websites to visit: www.jenniferhollis.com/music-thanatology/.

When someone dies, what to do FIRST?

As assiduously as we plan ahead for end-of-life issues for our families and ourselves, an actual death may take us by surprise. What to do first? Call a funeral home? Call the doctor? How soon does the body have to move on? What if the deceased is registered for full-body donation? Here are a few comments:

**What if someone dies in a hospital, nursing home, or under hospice care?**

The professional staff of these places will take care of the first step, pronouncement of death. In New Jersey, doctors and some nurses can pronounce a person dead. If they determine that a death is suspicious, they will call the police and medical examiner.

If the deceased was under hospice care at home, call the hospice nurse who will do the pronouncement. Then you should contact the funeral home and proceed with those plans.

**What if someone dies at home or at work, not in a medical care facility?**

In a timely manner, you should call the police at the local non-emergency number or, if there is no such number, call 911. Either way, tell them that someone has died naturally, that it isn’t an emergency, and that an ambulance is not necessary. The police will come to investigate and then release the body.

Call the person’s doctor or other medical personnel who will pronounce the person dead.

Call a funeral home. Note: FCAP highly recommends that plans (not necessarily pre-paid) should be made ahead of time and that the family knows what the deceased would like—that options have been considered and shared with family. Ask us to send you the FCAP planning form, “My Funeral and Memorial Wishes.”

**What if someone is registered for full-body donation (in New Jersey, the Rutgers Robert Wood Johnson Medical School Anatomical Association)?**

If the person is in a medical care facility, call Robert Wood Johnson at 1-800-GIFT-211 as soon as the pronunciation of death is made. If the death occurs at home, call the local non-emergency police number or 911 and wait for the official pronouncement of death. Then call RWJ. Do not call a funeral home—RWJ uses a contracted funeral home for transportation. You will be charged a flat $795, the only charge you should encounter.
My father, Hugo L Black, died in 1971. At that time he was 85 years old and the second longest sitting Associate Justice in the history of the United States Supreme Court, having sat on the Court for nearly 35 years. An avid tennis player, he served on his two beloved courts—the Supreme Court and the tennis court—until a few months before his death. He gave up both reluctantly, but died at peace with his life and his death.

He was buried in Arlington National Cemetery, not as a Supreme Court Justice but as a Captain in the Cavalry during the First World War. His grave is next to my mother, Josephine, who died in 1951 and had been a Yeomanette in the Navy during the same war.

Their grave markers are standard government issue, and they note only the dates of birth, death, and service in the armed forces.

A funeral service was held for my father at the National Cathedral in Washington, D.C. Over 1,000 people attended, including the President of the United States, the Supreme Court, judges, and many Congressmen and Senators. The Bishop of the Cathedral, Dean Francis Sayre, oversaw the arrangements and delivered a eulogy.

In making the funeral arrangements, we had only three directives from my father: 1) simple, 2) cheap, 3) no open casket.

These were not last minute orders. Our family had heard my father’s views about funerals for many years. Appalled by the high costs, he felt that “funeral merchants” often took advantage of grieving families when they were at their most vulnerable. Coming from a humble background, he had seen families spend themselves into debt. He was equally appalled by any person who wished an elaborate and expensive funeral, seeing this as evidence that the person was “puffed up about his own importance in the scheme of things.”

With my father’s directives firmly in mind, we planned our trip to the funeral parlor to pick out a coffin. We had chosen Gawler’s Funeral Home in Washington, D.C., recommended as a place used by many government officials. Our group included three family members—my brother, my step-brother, and myself—and two Supreme Court Justices—Byron White and William Brennan.

The casket room was elegantly appointed. The carpeting, wall paneling and piped in music set a tone for coffin shopping in undisputed good taste. On entering, one’s eye was immediately drawn to the extreme left wall where a superbly crafted dark wood coffin, softly spot-lighted to show the fine wood grain, was perched high on a velvet-draped dais. It looked like a throne coffin. However, we were steered counter clockwise, starting our search at the right. The caskets were arranged head to toe in a semi-circle leading up to the throne coffin, and it was obvious that we were going from least to most expensive.

The first coffin we came to—the cheapest—was covered with pink organza, pink satin bows, with a pink ruffled skirt around the bottom. Tasteless and frilly, it seemed totally out of place. The next ones were also cloth-covered, but the cloth looked increasingly more expensive. Our salesman was surprised that we even glanced at these, let alone asked their prices, and indirectly dismissed these as a final resting-place for a man of importance. He began to hurry us on until we came to the throne coffin.

We stood in front of this masterpiece of craftsmanship with heads slightly bowed reverently. “This,” the coffin salesman said, “is the worthy resting place for a Justice of the United States Supreme Court.” When we asked the cost of the throne coffin, he did not immediately give a dollar amount. He noted that while it was the most expensive, he knew that the price was not our main concern when burying a man of my father’s stature. Cost considerations would be unworthy. This response was a big mistake and backfired immediately.

Suddenly, almost simultaneously, we looked at each other, smiling as my father’s directive hit us full force—cheap. We moved to another emotional dimension—common at wakes—going from a deep grieving sadness to an almost playful mood. Right there, in that elegant room, we knew that together we could do one last thing for my father. No one was going to talk us out of cheap! When pressed, the coffin salesman allowed that the throne coffin cost thousands of dollars. That settled that.

We dispersed, zigzagging around the room, separately appraising the caskets and asking prices down to the penny. All See Justice Black................................. page 6
How’s this for cozy—a cuppa hot tea, a big slice of apple pie and good conversation with a few new friends? But—surprise—the conversation might debate what your casket should be made of, how to make sure your family doesn’t have you embalmed and why funerals are so expensive.

These conversations are encouraged at the Death Café. Started by a Swiss sociologist in 2004, the Death Café has spread throughout the world, and today almost 3,000 have ongoing gatherings. In 2011, the first U.S. Death Café was started in Columbus, Ohio—and now they are popping up everywhere.

We have one in Mercer County. It was started several years ago by Rabbi Lauri Dinnerstein-Kurs, and she soon invited Ted Taylor, chaplain at the Robert Wood Johnson University Hospital in Hamilton, to join her as facilitator.

“For the most part, we’re in denial, we don’t want to talk about death. Here people can feel comfortable and safe talking about difficult subjects,” she says.

The café, which occurs several times a year in a private room at the Perkins Restaurant in East Windsor, is on a walk-in basis and open to everyone. So far, up to 20 participants show up and stay about an hour and a half. “The last time [in early February], we barely got out after two hours. Once people start to talk, it’s hard to stop them,” says Dinnerstein-Kurs. Participants are welcome to order food and drink.

The facilitators are there only to answer questions and to make sure everyone has a chance to talk. “The conversation is open-ended,” says Taylor. “It goes wherever the group takes it: end-of-life paperwork, green burial, when to pull the plug. We often walk out at the end saying, ‘Boy, that was powerful.’” Both facilitators have vast experience in the field of death and dying, hospice and palliative care.

“The idea is to spread this conversation, talk to friends, let people know that it’s good to talk about death and dying,” says Dinnerstein-Kurs.

For more information on other locations or to find out how to start one yourself, go to www.deathcafe.com. For more information on the Mercer County Death Café contact Chaplain Ted Taylor at 609-631-6980 or ttaylor@rwjuhh.edu or Rabbi Lauri Dinnerstein-Kurs at 609-433-1844 or rablau@comcast.net. The next gathering has not yet been scheduled.

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A Surprise Ending

For 12 years, Mea Kaemmerlen, FCAP board president, had a weekly column in the Times of Trenton called Serendipity. Here’s her June 11, 2009, column.

I don’t surprise myself much anymore, but, the other week, I did surprise myself and a whole mess of relatives.

Let me tell you about it. Maybe you’ll get the courage to surprise yourself.

I’ve mentioned before that my father, who lived in Honolulu, died last October and was cremated. At the time, friends gathered to celebrate his life. It was for family to bury his ashes at a later time. My sister and brother-in-law brought his ashes back to Princeton for burial in the lovely All Saints Church cemetery. Simple enough.

Nope. Simple suddenly became complicated.

“We need a minister.” ..... “No, we can do it ourselves.”

“We should have a proper church service.” ..... “I’m not coming if there’s a lot of pomp and circumstance.”

“We should have Norwegian flags.” ..... “He didn’t like his native Norway that much.”

“We should invite people who knew him back when.” ..... “But they haven’t seen him in 40 years.”

“How about inviting our own friends?” ..... “Why should we invite people who never knew him?”

It was hard for everyone, and, before the storm clouds burst, I stepped up and announced: “Don’t worry about a thing. I’ll arrange it.” [I felt strangely empowered, having recently joined FCAP]

Me? Lunacy! I’m terrified of public speaking. I’m not very devout—barely spiritual, in fact. And I’m not keen on rituals. But my siblings consented, and I was on.

I headed straight for the Plainsboro Library and found a book written in 1926 on funeral customs. It reported that, in old Norway, friends carried painted wooden boxes filled with “iced cakes” to the family. “In return, guests are regaled with wine and coffee..... a huge feast follows.” An encouraging vision.

After further reading, advice from friends and discussions with Lulu the Mutt on our long morning walks, I came up with a plan. I checked with the sibs. “Sounds great. Go ahead,” they said without a second thought.

I went ahead, and it turned out surprisingly well.

On a lovely Saturday morning, 22 of us from four generations and three
Funeral Homes Found Unresponsive to Consumer Requests

FCAP helped survey Mercer County funeral homes in nationwide survey

Nowadays, most people head for the internet to shop or at least to compare prices. But when it comes to price and service disclosures on the internet, the funeral industry lags far behind. So says a survey released last fall which exposed the lack of transparency in funeral home costs and services.

This is significant as the funeral industry provides one of a family’s most expensive items. Many funeral directors encourage clients to come in for a visit, when grieving families are likely to be at their most vulnerable in choosing and overpaying for services.

The survey was conducted by FCAP’s national organization, the Funeral Consumer Alliance in Burlington, VT, and the Consumer Federation of America. The two consumer groups chose to study 10 regions around the U.S.—Seattle, Denver, Minneapolis, Tucson, Philadelphia, Indianapolis, Orange County, CA, Washington, DC, Atlanta and the Princeton/Mercer County area. In each region, 15 funeral homes were randomly selected.

Information on the Princeton/Mercer County area was gathered by FCAP volunteers. We found that, of the 15 funeral homes surveyed in Mercer County, only one had its complete price list online. Four others provided prices in response to an email request. Others sent their price list only after repeated email and phone requests. Three failed to provide any price information whatsoever.

The national average of online price lists was somewhat better. Researchers found that, of the 150 funeral homes surveyed, 38 disclosed complete prices on their websites. But 24 of the 150 funeral homes failed to fully disclose prices in response to repeated requests by phone and email.

The survey also found that costs vary widely. In Mercer County, the cost for the “Immediate Burial” package ranged from $850 to $4,040. For the “Direct Cremation” package, the range was from $1,300 to $4,315. These two packages are mandated by law and comprise the exact same services. In FCAP’s own price surveys, the range is even greater. “Immediate Burial” ranged from $648 to $6,500 and “Direct Cremation” from $500 to $4,060.

FCAP encourages the public to put pressure on funeral homes to post their complete General Price Lists online. We look forward to welcoming them to the 21st century!

Four provided prices in response to an email request. Others sent their price list only after repeated email and phone requests.

Three failed to provide any price information whatsoever.

Off came the bows, the coffin skirt, and all but a few patches of stubbornly glued pink organza. There stood a perfectly fine plain pine box.

salesman said it was just a plain, unfinished pine box. Then someone asked about the most expensive cloth-covered casket. That, too, was a plain pine box. When asked the difference between the boxes, the salesman—now completely befuddled—whispered that the more expensive had a “better shape.” We looked and thought the shapes were identical.

Huddling for a final conference, someone asked, “Shall we get the pink, the cheapest?” and we all gave a resounding “Yes!” We said we would buy the pink for $165 with the cloth stripped off. The salesman said that was impossible, it would look terrible. We, however, wanted to see for ourselves since this was our coffin of choice. First one of us pulled away a little cloth to take a peek, then another ripped more forcefully, and finally we all started ripping off the fabric with careless abandon. Off came the bows, the coffin skirt, and all but a few patches of stubbornly glued pink organza. There stood a perfectly fine plain pine box.

The debris littered the elegant carpet, but we were practically euphoric. We had followed my father’s directive almost to a tee, with added bonus of deflating pretensions in this very pretentious room (though my father would have felt some compassion for the poor coffin salesman).

When we went into the office to settle the bill, the funeral home director, now understanding our zeal for cheap, asked timidly about filling in the nail holes and sanding down the glue spots. With a closed casket visitation at the funeral home and a display at the cathedral, they felt their reputation was at stake. We agreed, if nothing was added to the bill, and were assured nothing would be.

Dean Sayre of the National Cathedral made a final request in the spirit of my father’s wishes. He asked that at the funeral we have the casket displayed without the American flag or flowers on top of it. He, as my father, had long been concerned about the excessive cost of burying the dead and the financial burden this put on living loved ones. He wanted people to see that the cost of a coffin did not symbolize the abiding love of the living for the dead, nor did it reflect the stature of a man.

Copyright © Funeral Consumer Information Society of Connecticut. This first appeared in the fall newsletter, 1998.
corners of the world (including Utah and London) came together at the cemetery. I gave each a written program with my father's picture, the order of service, and 11 readings.

We stood at the grave, already dug. I faced the family and started with a welcome, then a group reading of the 23rd Psalm. From there we went into team mode. One by one, each of 11 of us stepped forward with a reading. We read Isaiah, Shakespeare, Tennyson, Wendell Berry, J.R.R. Tolkien, Gospel of John, an Irish blessing and others. I'd chosen all, mainly from the abundant selection at the back of the Unitarian Universalist church hymnal, lent to me by Henry and Dana Powsner [longtime supporters of FCAP].

Happily, everyone, teenagers included, read with gusto. No one balked, no one stumbled, all performed boldly and unerringly.

We placed the ashes in the grave. Then each of us, including my 93-year-old mother and two very shy toddlers, added wild daisies and shovelfuls of dirt. We cried, laughed, said the Lord's Prayer and goodbye. We then went off to be "regaled with wine and coffee and a huge feast."

I learned a lot about conducting a burial service, including the following:

[* Check with others, but orchestrate the whole thing yourself. Symphonies aren't written by committee. *

[* Make a written program. No matter how simple the service, this is appreciated, especially to those participating. *

[* Get as many as you can to actively partake, always with plenty of warning. *

[* And, most important, put one person in charge of a large box of Kleenex.]

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**Request a Free FCAP Speaker**

The FCAP Speakers Bureau is at your beck and call. Our presentation covers such topics as choosing a funeral home, burial versus cremation, costs involved, green burials and home funerals, and NJ and federal death laws.

This past year, many groups have hosted an FCAP speaker, including

- **West Windsor:** Village Grand of Bear Creek
- **Cranford:** Trinity Episcopal Church
- **Seabrook:** Seabrook Retirement Community
- **Princeton:** Princeton Senior Resource Center
- **West Windsor:** West Windsor Senior Center
- **All NJ:** Perinatal Bereavement Task Force
- **Highland Park:** The Highland Park Senior Social Network

If your group is interested in having an FCAP speaker, call FCAP at 609-924-3320 or Mea Kaemmerlen at 609-799-1419.

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**Give us your email!**

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

We will, of course, continue to send mailings, but mailings have become quite expensive, and we love to keep our costs down.

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**What to say to the funeral home?**

Talk to the funeral home about what you want and when you want the body to be picked up. In New Jersey, the body can stay at home for 48 hours, at which point it will need to be refrigerated or cooled. (All hospitals have refrigeration.) If plans haven’t already been made, talk to the funeral director about what you want and exactly how much it will cost. You have plenty of time to call other funeral homes and ask for their prices over the phone. **Note:** if you’d like to have a simple cremation or burial, be sure to ask about the price of “Direct Cremation” and “Immediate Burial,” two packages mandated by law. These are the least expensive and avoid the Basic Services Fee of up to $3,500 included in a funeral home’s à la carte menu. See page 2.

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**What the law says**

The following is from the New Jersey Office of the State Medical Examiner, Division of Justice:

**What to do when a family member dies?** “Call your local emergency number. The police and emergency personnel will respond. If there is a medical history for chronic disease and there is nothing to suggest any other cause of death, the doctor who was treating the deceased will be contacted. The treating doctor is obliged to pronounce death and to issue an appropriate death certificate. The family can have the body moved to the funeral home of their choice.”
You are invited on Sunday, April 10 ...

to hear Mark Harris talk about

“Green Burial: A Return to Tradition”
at the Erdman Center
Princeton
See page 1 for details.

FCAP Membership

The Funeral Consumers Alliance of Princeton now has over 2,000 members in 16 New Jersey counties—Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Mercer, Middlesex, Monmouth, Ocean, Salem, Somerset, Warren, Hunterdon, and parts of Morris and Union counties.

Joining involves a one-time donation of $25 (individual) or $50 (household).

Benefits include a packet of useful information including FCAP price surveys of over 50 funeral homes, Advance Directives, “My Memorial/Funeral Wishes,” a newsletter and brochures.

In addition, some funeral homes give a discount to FCAP members.

To join, go to our website, www.fcaprinceton.org, or call or email for a brochure at 609-924-3320 and info@fcaprinceton.org.

Some cheerful thoughts

“Always read something that will make you look good if you die in the middle of it.”

P. J. O’Rourke

“Death will be a great relief. No more interviews.”

Katharine Hepburn

“I intend to live forever ...or die trying.”

Groucho Marx

“I am prepared to meet my Maker. Whether my Maker is prepared for the great ordeal of meeting me is another matter.”

Winston Churchill