



PRINCETON MEMORIAL ASSOCIATION
Funeral Consumers Alliance
 NEWSLETTER



47th Year

Spring 2003

No. 5

***Over My Dead Body:
 How to have a Fantastic Funeral!***

Our annual meeting on Sunday, May 12th at 2:00 p.m. will include a panel of funeral directors who will speak about funeral planning. They are John Alloway, of Alloway Funeral Home, David Chiacchio, of Chiacchio Southview Funeral Home, and Jeffrey Schutzbank, of Riverside Memorial Chapel, who with others of our cooperating funeral directors have served our members for many years. They will emphasize education and the benefits of being an educated consumer. There will be ample time for questions from the audience following their presentations.

The Princeton Memorial Association was formed nearly 50 years ago with a specific interest in planning for simple and dignified funerals and the disposition of our remains. Many of our members still choose the option of cremation. In the intervening years, the funeral industry has become able and willing to accommodate individual preferences. But we as consumers must make those preferences known! By becoming informed consumers, we can know the options which are available, which services are or are not required, and how to make our wishes known. There are innumerable possibilities beyond direct cremation or simple burial which may satisfy a family's needs and still not be exorbitant.

Our Cooperating Funeral Directors

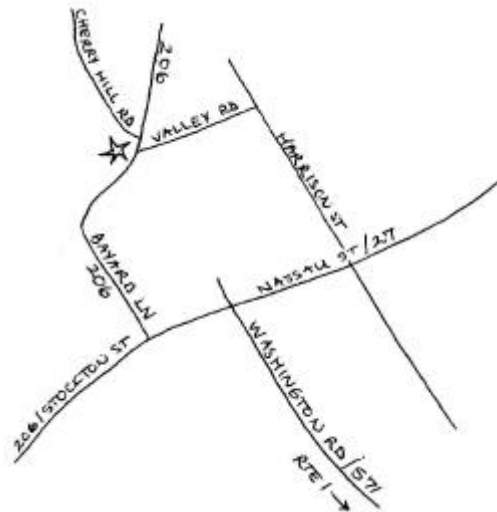
Enclosed with the mailing of this newsletter is a list of our cooperating funeral directors, with their prices for an increased range of options for cremations and burials. These are briefly described on page 2.

Annual Meeting

Sunday, May 12th, 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 and voting on **changing our name** to ***Funeral Consumers Alliance of Princeton***. This will more closely identify us with our national organization and better reflect our purposes and consumer orientation.

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



From the Milford (Mich.) Times:

The historic cemetery walk was deemed a success despite a quiet protest from some of Milford's founding fathers.

.....*Very quiet.*

Princeton Memorial Association
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PMA@uuprinceton.org
www.princetonol.com/groups/pma

Board of Directors

Charles H. Rose (President) (2005)
Henry J. Powsner, M.D. (Vice-Pres.) (2005)
Laurie R. Powsner, M.S.W. (Secretary) (2004)
Robert J. Levine (Treasurer) (2005)
Kathy L. Ales, M.D. (2004)
Allen Porter, Esq. (2004)
Harvey Rothberg, M.D. (retiring)
H. Louise Schaufler (2005)
Rev. Nicholas Van Dyck (2004)
Karen Woodbridge (retiring)

Nominated for Election May 2003

Patrick Keenan 2006
John Alloway 2006

Bored?

Would you be interested in being on our board? We are currently a ten-member group and are looking for two more people to join. We hold interesting board meetings approximately five times a year and enjoy laughing at death. Please email pma@uuprinceton.org, call 609-430-7250, or note your interest on the form on the back page of this newsletter.



Our Cooperating Funeral Directors

Enclosed with this newsletter is a list of our cooperating funeral directors. Their prices for minimum-service cremations and burials and for a new package of services, and additional options are listed.

In the past we have listed fees to our members for funerals which were called Type I (Minimal Service Cremation) and Type II (Minimal Service Burial). Members or their families were able to add additional services that they desired for additional cost.

This year the plans have been expanded and renamed Plan I - *Direct Cremation*, and Plan II - *Direct Burial*. In addition our cooperating funeral directors have agreed to quote their prices for an additional plan, Plan III - *Preplanned Full Service Funeral*.

With the increased options, we expect this will meet the needs of a greater number of our members, some of whom want more than the minimal cremation and burial.

Plan I – Direct Cremation

The funeral director will call for the body within the radius of miles agreed upon, secure a death certificate and cremation permit, place the body in a minimum container acceptable to the crematory, and arrange and pay for cremation. Cremation will occur within 48 hours (if no embalming). The family may attend the cremation if desired. There will be local delivery of ashes in a simple container to family member or designated representative. The funeral director will provide assistance with social security and veteran's benefits. **If requested, the following will incur additional cost:** Disposal of ashes, mailing of ashes, urn, embalming, viewing, funeral service, etc.

Plan II – Direct Burial

The funeral director will call for the body within the radius of miles agreed upon, secure 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

(Continued on page 3)

(Continued from page 2)

cemetery. Burial will be private and needs to occur within 48 hours of death (if there is no embalming). The funeral director will provide assistance with social security and veteran's benefits. **If requested or required, the following will incur additional cost:** Embalming, viewing, procession, funeral service, upgraded casket, concrete 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 agreed upon, secure a death certificate and cremation or burial permit, provide embalming, cosmetology and dressing if requested, place the body in a modest casket of 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, graveside service. The funeral director will provide assistance with social security and veteran's benefits. **If requested or required, the following will incur additional cost:** Procession, hearse, upgraded casket, concrete vault or grave

Treasurer's Annual Report for 2002 Submitted by H. L. Schaufler

<u>Balance on hand as of December 31, 2002:</u>	
Checking account:	\$ 2,941.42
Business Money Account:	12,021.97
Total:	\$ 14,963.39
<u>2002 Income:</u>	
Contributions/Bequests	\$ 1,401.50
Membership Dues	920.00
Interest	95.13
Book sales	311.50
Total:	\$ 2,728.13
<u>2002 Expenses:</u>	
National Association dues	\$ 116.34
National Association contributions	1,000.00
Printed material/supplies	1204.92
Postage	823.96
Book/subscription purchase	256.00
Travel	695.95
PMA Annual Meeting	500.00
Total:	\$ 4,597.17

(Continued in next column)

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.

In addition to providing increased choices, this list will help you in your selection of a funeral director.

The Princeton Memorial Association is grateful to all who contributed in the year 2002. Contributions were received from the following generous donors:

Harry Apple	Henry & Helen Gallagher	Harriet Raymond-Young
Charles & Mary Ascher	Daniel Harris & Jane Buttars	Lois Riskin & David Katz
Barbara Cleghorn Bamman	William & Jane Jacobs	Ralph K. Ritchie
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Elizabeth Ettinghausen	Mr. & Mrs. Ben Orr	Kenneth & Mary Wilson
Ruth Finkelstein	Mr. & Mrs. Edward Paulik	Mary Woodbridge
Ray & Borivoj Franko-Filipasic		

Living Will Registry

The U.S. Living Will Registry is a privately funded organization that electronically stores advance directives and makes them available to hospitals across the country 24 hours a day through an automated telephone-computer-facsimile system. Your advance directives---living will, health care proxy, or both---are made available to your family and doctors when you're too sick to communicate your wishes. Because only hospitals have access to the documents and personal information, privacy and confidentiality are maintained. For more information call 1-800-LIVWILL or visit www.uslivingwillregistry.com

Funeral Home: A stately manse occupied by transients who continually receive visitors but lack the energy and inclination to entertain them.

Consumer Tips on Cemetery Services.

- ☞ If you choose burial, you will need to purchase a grave. Plot prices may vary widely between different cemeteries and different locations in the same cemetery.
- ☞ A fee for opening and closing the grave must be filed with the NJ cemetery Board and the cemetery has to follow the fee schedule.
- ☞ Graves may be purchased in multiple depths, with two or more caskets buried in the same vertical space. Multiple grave depths are usually less expensive.
- ☞ Vaults or grave liners are not required by law but may be required by the cemetery. Vaults keep the ground from settling and make mowing easier.
- ☞ Markers and monuments or bronze markers must meet cemetery standards. Cemetery companies are prohibited from selling such items.
- ☞ Each cemetery company may make reasonable rules and regulations for the use, care, management and protection of the property of the cemetery.
- ☞ Include your cemetery property as part of your estate when executing a will.

(From the newsletter of the Memorial Society of Monmouth County)

Body Donation

Interested in donating your body to science? It is important that you decide and make arrangements in advance. We have forms or you can go directly to the sources: UMDNJ Robert Wood Johnson Medical School Anatomical Association in Piscataway at 1-800-443-8211 or UMD in Newark at 973-972-4648. If you choose donation, you cannot have an autopsy and you cannot donate anything separate, your eyes, tissue, etc. The medical school wants your body intact.

Just Certain Parts?

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 members that you want to do this, as they still have to agree if the opportunity presents itself.

Urns

An urn is not required for cremated remains. You can keep them in the plain 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

Veteran's Benefits

More than 66 million people (veteran's, spouses and legally dependent children) are eligible for VA benefits. Check www.cem.va.gov/vancais1.htm for details.

They say such nice things about people at their funerals that it makes me sad to realize that I'm going to miss mine by just a few days.

Garrison Keillor)

Green Burial

It's all the rage in England (check out www.naturaldeath.org.uk) and now it's catching on in the US. From the website of Memorial Ecosystems Parks, www.memorialecosystems.com:

Memorial nature parks are specifically designed to save and restore significant wild lands. These parks are a convenient, economical, beautiful, environmentally responsible and mainstream alternative to existing memorial parks. The link between land protection and death care is neither new nor unique to this country. Unfortunately modern cemeteries all too often destroy natural landscapes and chew up valuable open space: creating fertilized and herbicided environments with dense interments and plastic flowers. A tremendous amount of money goes into expensive "leak-proof" caskets, vaults and mausoleum crypts, and to "perpetual care". The average cost of funeral, burial space, casket and vault is now exceeding \$5,000, and can go considerably higher. In our parks, a significant part of the burial space expense goes to purchasing, restoring and maintaining real nature parks. Burials and ashes scatterings occur in these parks, but must be natural, "dust to dust" burials: no toxic embalming fluids, no vaults, and only biodegradable caskets. Because these are often very expensive items, the total costs for burial at Memorial Ecosystems parks are much less expensive than current averages.

They won the South Carolina Department of Natural Resources' Stewardship Development Award in recognition of the Ramsey Creek Preserve and have joined forces with the Jessica Mitford Memorial Project (including the Natural Death Care Project and Redwood Funeral Society).

Visit www.woodlandburial.htmlplanet.com The North American Woodland Burial Society is a grass-roots volunteer network of individuals from all vocations, religious beliefs, and areas of the continent, who have the desire to further the dignified and loving practice of natural woodland burials.

What Clergy Can Do to Help Families with Final Arrangements

- ? Encourage families to collect two or more price lists from funeral homes before death occurs. The FTC mandates that the funeral homes provide this "General Price List."
- ? Review with your staff the "General Price List" of all funeral homes you work with or refer to.
- ? Keep current price lists from several funeral homes and make them available to families before they make a decision.
- ? Visit casket selection rooms and educate yourself on options and prices. Familiarize yourself with "outer burial container" lingo and costs.
- ? Become familiar with rules, options and prices at the cemetery. Many families do not realize that these costs are not included in funeral directors' prices.
- ? Prepare a written description of final arrangements at your place of worship and consider adding an explanation of the funeral ritual you perform. Make it widely available.
- ? Schedule a meeting with your staff where these topics are discussed.

From the Funeral Consumers Alliance of Greater Kansas City newsletter 2001.

Free Grave Tattoos!



Interested in cemetery lore?

Visit www.findagrave.com. They'll even send you five free tattoos with their logo for a self-addressed stamped envelope!

From the Cradle to the Grave

A ton of lint from laundering seven million cloth diapers is recycled every year by Crib Diaper Service of Crystal, Minnesota, which donates the material to Thompson Casket Company in nearby Hudson, Wisconsin. The casket company uses the lint to stuff casket pillows. The diaper service saves at least \$200 in carting fees and the lint stays out of the Minneapolis incinerator. One ton of the clean, white lint stuffs 400 casket pillows. The casket company gets lint from other sources too. (*From the Solitude in Stone newsletter*)

WHERE TO FIND MY IMPORTANT DOCUMENTS

When death occurs, one task for your survivors will be gathering your valuable documents. Our checklist, *Putting My House in Order* is helpful in compiling all the information they will need. The key to making the list valuable is to KEEP IT UPDATED. Some people do this on the anniversary of their birth.

The people who need to have copies of *Putting My House in Order* are your spouse, relatives who might help in settling your estate, the executor of your will, and your attorney.

Other important information to collect for survivors:

????List of relatives and friends who should be notified (include addresses, phone numbers, E-mail addresses) also include their relationship.

????Clergy to contact, and how to find them

????List of all who should be invited to the funeral/memorial service (include ways to get in touch with them)

????Lodges, unions, societies, clubs, fraternal organizations, associations, etc., and whom to notify



from *I Died Laughing*

Mother-in-law on the phone: "I've decided I want to be cremated."

Daughter-in-law: "Great, get your coat on, and I'll be right over."

Other things for your survivors to remember:

????Check calendar for appointments to be cancelled - - Notify car insurance companies

????Notify Social Security, and inquire about possible death benefits for funeral and/or survivors also check with the Veterans Administration, if applicable

????Suggestions for care of pets

????Keep records of who telephones and who comes to the door, who brings food and who offers to help, so that after the service these persons can be acknowledged by card or note

????Notify Social Security and other sources of retirement monies

????Notify post office if forwarding address to executor is needed

????Notify schools attended if appropriate

????Send obituary to publisher

????Order a sufficient number of death certificates.

????Cancel utilities, newspaper subscriptions, if you lived alone

????Recycle medical devices (pacemaker, glasses, hearing devices, walking aides, commode, etc.)

Do You Have A Group?

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. Please email pma@uuprinceton.org, call 609-430-7250, or note it on the form on the back of this newsletter.

Do You Have E-mail?

Would you please share it with us so that we may more easily communicate during the year if need be? Please note it on the form on the back of this newsletter or send an email to pma@uuprinceton.org

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.

My younger brother asked me what happens after we die. I told him we get buried under a bunch of dirt, and worms eat our bodies. I guess I should have told him the truth---that most of us go to hell and burn eternally, but I didn't want to upset him. -Age 10
From Huge Thought from Young Ones

Moving?

If you have moved 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 it costs us hours of volunteer time re-mailing and updating our database. Another advantage to telling us is that we can assist in successful transfer of your membership to a cooperating Funeral Consumers Alliance wherever you're going!

Books and Pamphlets Available

At the annual meeting or by mail

The American Way of Death Revisited

by Jessica Mitford, Hardcover 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".

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

\$3.00

Prepared by The Memorial and Funeral Society of Greater Orlando

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.

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

by Ernest Morgan, Paperback, Published 2001

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 unparalleled.

I Died Laughing: Funeral Education With a Light Touch

by Lisa Carlson

Paperback, Published 2001 Price \$8.75

Full of Lisa Carlson's wonderful humor, each chapter ends with a few pages called "But Seriously . . ." with important and authoritative consumer information. Cartoons by the late Edward Gorey, Rina Piccolo, and P.S. Mueller.

PRINCETON MEMORIAL ASSOCIATION Funeral Consumers Alliance
50 Cherry Hill Road, Princeton, NJ 08540 (609) 430-7250
www.princetonol.com/groups/pma
pma@uuprinceton.org

Please send the following:

- | | |
|--|---|
| <input type="checkbox"/> <i>Living Will</i> | <input type="checkbox"/> <i>Death in One State, Burial in Another</i> |
| <input type="checkbox"/> <i>Expression of Personal Wishes</i> | <input type="checkbox"/> <i>Death Away From Home</i> |
| <input type="checkbox"/> <i>Ten Tips for Saving Funeral \$\$\$</i> | <input type="checkbox"/> <i>Recycle Your Medical Devices</i> |
| <input type="checkbox"/> <i>Common Funeral Myths</i> | <input type="checkbox"/> <i>Funeral Consumers Alliance</i> |
| <input type="checkbox"/> <i>Viewing and Visitation: The Difference</i> | <input type="checkbox"/> <i>Nationwide Directory</i> |
| <input type="checkbox"/> <i>Prepaying Your Funeral: Benefits and Dangers</i> | <input type="checkbox"/> <i>Membership brochures to interest friends</i> |
| <input type="checkbox"/> <i>Veterans' Funeral and Burial Benefits</i> | <input type="checkbox"/> <i>Putting My House in Order</i> \$1.50 |
| <input type="checkbox"/> <i>What You Should Know About Embalming</i> | <input type="checkbox"/> <i>I Died Laughing</i> \$8.75 |
| <input type="checkbox"/> <i>Cremation Explained</i> | <input type="checkbox"/> <i>Survivor's Manual</i> \$3.00 |
| <input type="checkbox"/> <i>Earth Burial: A Tradition in Simplicity</i> | <input type="checkbox"/> <i>A Manual of Death Education and</i> |
| <input type="checkbox"/> <i>Organ and Body Donation</i> | <input type="checkbox"/> <i>Simple Burial</i> \$6.00 |
| <input type="checkbox"/> <i>How to File a Funeral or Cemetery Complaint</i> | <input type="checkbox"/> <i>The American Way of Death Revisited</i> \$20.00 |
| <input type="checkbox"/> <i>What Shall We Do With the Ashes?</i> | <input type="checkbox"/> <i>Caring for the Dead:</i> |
| <input type="checkbox"/> <i>A Guide to Funeral Planning:</i> | <input type="checkbox"/> <i>Your Final Act of Love</i> \$20.00 |
| <input type="checkbox"/> <i>Affordable Options</i> | |
| <input type="checkbox"/> <i>Twelve Reasons Why People Spend "Too Much" for a Funeral</i> | |

Have you questions, comments or suggestions for us? _____

I/We would like to support the work of the Princeton Memorial Association.

Enclosed, please find my/our fully tax deductible contribution of \$_____.

This donation is in memory of in honor of: _____.

Please do not acknowledge my gift.

I/We would like to have a speaker from the PMA.

I am interested in the possibility of serving on the board. Please contact me.

I am interested in becoming a member of the PMA. Please send me a brochure.

Make check payable to: *The Princeton Memorial Association, Inc.*

Names: (1) _____ (2) _____

Address: _____ E-mail _____

City: _____ State: _____ Zip: _____ Phone: () _____