



FUNERAL CONSUMERS ALLIANCE OF PRINCETON
Princeton Memorial Association
 NEWSLETTER



48th Year

Spring 2004

No. 7

You Only Die Once
MARGIE JENKINS

Psychotherapist, Human Relations Consultant, Columnist and Lecturer, Ms. Jenkins is the author of *You Only Die Once: Preparing for the End of Life with Grace and Gusto*. Margie Jenkins approaches what normally might be considered a difficult topic as if it's really not that intimidating. She is not at all flip. She pays death its serious due - and then writes with an attitude that relaxes the reader into thinking through its reality as part and parcel of the overall experience of life

From a review of her book: "Respect death; but don't miss out on its humorous moments. Foil its premature encroachment; prepare for it as an ultimately friendly transition. And be honest with yourself about the pain and lingering agony that comes with the loss of someone dear; and learn to manage your grief instead of allowing it to manage you."

She will speak on an issue close to our hearts—planning before death. The subtitle of her book, *Preparing for the End of Life With Grace and Gusto* suggests the flavor of her talk.

We're flying her in from Texas for this conference and want her to reach the widest audi-

We Have A New Name

At our spring annual meeting, our membership voted to change our name to the Funeral Consumers Alliance of Princeton. This will more closely identify us with our national organization and better reflect our purposes and consumer orientation. We will continue to use the Princeton Memorial Association on our literature as that is how we are locally recognized.

Annual Conference
"You Only Die Once"
 Margie Jenkins, MSW, LPC
 Sunday, April 25th, 2004, 2:00 PM
 Unitarian Universalist Congregation
 50 Cherry Hill Road
 Princeton, NJ 08540

Corner of Route 206 and Cherry Hill Road

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

Our last annual meeting was supposed to feature a panel of funeral directors. While John Alloway, of Alloway Funeral Home, did a great job with his one-man performance, David Chiacchio of Chiacchio Southview Funeral Home and Jeffrey Schutzbank of Riverside Memorial Chapel, were unable to make it due to last minute funeral business. John spoke to us about the benefits of funeral planning and being an educated consumer.

Funeral Consumers Alliance of Princeton

50 Cherry Hill Road, Princeton, NJ 08540

(609) 430-7250

fcap@uuprinceton.org

www.princetonol.com/groups/fcap

Board of Directors:

Charles H. Rose (President) (2005)
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Marion Kimberly (2007)
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Advisory Member:

John Alloway, Alloway Funeral Home

FTC Booklet

The Federal Trade Commission has comprehensive consumer brochures *Funerals: A Consumer Guide* and *Caskets and Burial Vaults* go to: www.ftc.gov/bcp/online/pubs/services/funeral.htm For a free copy write: Consumer Response Center, Room H-130, FTC, 600 Pennsylvania Ave., NW, Washington, D.C. 20580.

Highlights of the Federal Trade Commission Funeral Rule

General Price List (GPL) - A funeral home must provide a dated price list before arrangement discussions begin. Package pricing is allowed, but a funeral home must also have the separately itemized GPL.

Telephone Price Disclosure - If you call for price information, a funeral home is required to give accurate prices for anything on their GPL, casket price list or outer-burial container price list.

Casket Price List - Funeral homes are required to have a dated, printed casket price list which also lists alternative containers (much less expensive). If you go to the funeral home in person, this list must be offered before you are shown the caskets.

Itemized Statement of Goods and Services - Once arrangements are made, a funeral home must provide a statement itemizing each service and product chosen, the separate cost of each, and the total cost.

Embalming - A disclosure statement on the GPL must notify the customer when embalming is not required by law. A funeral home may not embalm without prior consent.

Casket - A funeral home may not refuse a casket bought elsewhere, or charge a handling fee.

Preservation and Protective Claims - A funeral home cannot tell you that embalming, sealer caskets or sealer burial vaults will preserve the deceased indefinitely. Nor can they claim such features will keep out water or dirt if this is not true.

Treasurer's Annual Report for 2004 Submitted by Robert Levine

Balance on hand as of December 31, 2003:

Checking account:	\$ 1,139.00
Business Money Account:	12,568.00
Total:	\$ 13,707.00

2003 Income:

Contributions/Bequests	\$ 1,345.00
Membership Dues	1,015.00
Interest	63.00
Book sales	174.00
Total:	\$ 2,597.00

2003 Expenses:

National Association dues	\$ 283.00
National Association contributions	250.00
Printing	941.00
Postage	1,157.00
Office supplies/Expenses	150.00
Books and Pamphlets	869.00
Total:	\$ 3,650.00

The Funeral Consumers Alliance of Princeton is grateful
to the generous donors who contributed in the year 2003

Evelyn A. Axelrod	Rita Ludlum	Janice Biggs
Barbara Cleghorn Bamman	James L. & Carolyn Manning	<i>in memory of</i>
Vlsata Beadle	Howard & Grace Mele	George A. Biggs
Gypsy Birdseye	Louise Morse	Edward Paulik
Susan H. Bishop	Maurice & Carolyn Phillips	<i>in memory of</i>
Margaret & Whitney Bolton	Joan Quackenbush	George Paulik
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John G.N. & Nancy Henderson	Alma Williams	<i>in memory of</i>
Dolores & Frank Kirkham	Joan S. Wilson	Durinda Putnam
Joseph & Dorothy Kovacs	Jordan Marten & Dionir Young	

One Family's Way of Saying Goodbye

By Priscilla Maren, FCAP member

My husband, Roger Maren, died in November 2002 at a nursing home after ten years of dementia. Our son Sam and I had already planned to prepare his body ourselves before handing it over to a cremation service. (Roger had decided on cremation many years earlier.) Sam wanted to help prepare his father's body at home. He felt that it would be a way to feel a connection with all the families who had done it this way for hundreds of years before modern times. Also, it would be a tangible way for all of us to experience the reality of death, and would give us an opportunity to show our love and respect without the need for words.

I was at the nursing home on the morning that Roger was dying. He was barely conscious. I sat on the edge of his bed, holding his hand, singing to him, and from time to time telling him that I was there, that he was safe, and that he could relax now. After a while he simply stopped breathing. I closed his eyes.

I called my sister and the cremation service I had made arrangements with beforehand. The nursing home aides who had taken good care of Roger in life, now washed his body, and wrapped him in a sheet. My sister soon arrived and she drove me to the doctor's office where I had the death certificate signed.

On our return to the nursing home we loaded my car and hers with all of Roger's belongings. Two men from the cremation service arrived and wheeled Roger's body out of the building and into their van. In my car I led the way to our house. There they placed Roger's body on the six-foot table on the screened porch, and I arranged for them to pick it up the next day. It was cold weather, so I knew the porch would be a good place to keep his body overnight.

By the next morning our son Sam and his wife and two teenage children had arrived. After breakfast Sam and I unwrapped Roger's body and dressed it in his favorite old clothes: blue sweat pants, red and blue flannel shirt, and red

Continued on page 4

Continued from page 3

wool socks. His body being cold and his flesh unyielding brought home to me that he was definitely not there.

Sam had already made a pine box for his father's cremation. We brought it in and placed it in the center of the living room. All of us, adults as well as young people, helped make the box ready for Roger's body --- lining it with an old India-print bedspread, with crumpled newspapers under one end for a pillow. Then Sam and his teen-age son carried Roger's body in from the porch and placed it in the box. I folded Roger's hands across his waist. All of us were pleased with how he looked --- like a comfortable dead man.

We held an impromptu goodbye service there in the living room. We sang songs Roger had sung to us and Sam accompanied on guitar. He also improvised a song about Roger. We all shared memories of him and drank a toast to honor his life. Then we each sprinkled some rosemary leaves over his body and closed the lid of the box. We felt satisfied, and in a few minutes the men from the cremation service came, carried the box out to their van and drove off. I thought "Whew!" with a good feeling of relief, and we all went into the kitchen for tea and a snack.

Since the cremation service would be taking care of all the paper work, there was nothing more we had to do until the spring, when we planned to hold a memorial service for everyone who had known Roger. What we would do with his ashes and what kind of grave marker we would have would be decided whenever we chose.

Free Cremation

Mercer County Community College offers free cremation for those willing to make their bodies available to funeral directors in training. For more information, call MCCC at (609) 586-4800, ext. 3472 or John Alloway at (856) 663-9085.

Do-It-Yourself Burials

While it is illegal for anyone other than staff to dig within a cemetery, that has not stopped some New Zealanders from doing so in order to avoid interment fees.

One Auckland cemetery staffer said that she had been phoned by a woman who confessed to "pouring Granny into the gap in the concrete of the family plot." The woman soon realized that the do-it-herself interment meant that there was no record of what had happened to her grandmother --- a fact that was causing headaches for a relative conducting genealogy research.

Cemetery manager Rob Hillebrand, who looks after Auckland City Council plots, has been aware of do-it-yourself interments in the past. "A lot of people say, 'It's only a little box, I could go and dig the hole.' But they can't. The problem is the record-keeping. People ring up and say someone is here and we say they're not." Hillebrand said that unless there was a record of an interment a permit for a memorial plaque could not be issued.

Interment costs range from \$104 for Auckland City Council cemeteries to \$100 at Manukau's Memorial Gardens and \$250 at Meadowbank's privately run Purewa Cemetery and Crematorium. The Purewa Cemetery general manager, Clifton Thomson, said it was important for people to understand why the fees are charged. "We've got a big area on land to maintain, there's the records," he said, "and when we close we have an obligation to maintain the cemetery for the next 60

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.

Convertible Bookcase

A Dutch designer has invented a bookcase that can be turned into a coffin after the owner's death. Hans Rademaker, 40, says that after the owner dies, the bookcase's seven shelves can be fitted together to make the coffin lid. Rademaker has even reached an agreement with Dutch public libraries to install the coffin in all libraries. Rademaker said that he formed the idea when he was an art student in Utrecht. "I made my own coffin so it could also be used as a bookcase that looks fine in a study or dining room," he explained. The bookcases cost nearly \$1,100, while a cheap coffin in Holland costs only about \$350. "I know it's expensive," he added, "but for that money you have a very beautiful bookcase and a strong coffin at the same time."

*Well, not exactly at the **same** time.*



They Don't Usually Get Mail

A local cemetery received a phone bill last week for David Towles at his correct address -- Hillside Cemetery, Evergreen Section, Auburn, Mass. 01501. Towles was buried there in December 1997. He died at age 60. Cemetery Superintendent Wayne Bloomquist says he was surprised to see the Sprint bill for 12 cents, including 10 cents for a call placed on Feb. 16, five years after Towles died. "Our clients here don't usually get mail," he said. "I wondered if maybe we should start putting mailboxes on the monuments." A call to Sprint's automated service on March 6 showed that charges on the unpaid account had inflated Towles' bill to \$3.95. The bill was turned over to interim Town Clerk Ellen Gaboury, who said she would hold on to it for a while. "I'll have to," she said. "Mr. Towles' credit could be affected if it remains unpaid."

Green Burial at Sea?

People have launched ashes into orbit, stuffed them into duck decoys and blown them into designer glassware. Now, an Atlanta-based company offers what it says is an ecologically friendly and lasting solution that incorporates cremated remains into artificial reefs. A company called Eternal Reefs mixes funeral ashes (declared a concrete additive by the Environmental Protection Agency in 1999) with cement, then molds them into giant, bell shaped balls dotted with holes large enough for fish and other sea life to swim through. They attach bronze plaques with the deceased's name and dates and donate the balls to state and county reef restoration groups, which sink them between 100 yards and 12 miles offshore. After the reef module has been placed, the family of the deceased is presented with two certificates and the exact coordinates of the memorial. They range from 400 to 4,000 pounds and will set you back \$850 for a spot in an intermingled, 100-person community reef to \$3,200 for the private "Atlantis" model. You can visit them at www.eternalreefs.com

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. You might want to do this when you file your taxes or around your birthday. The people who need to have copies of *Putting My House in Order* are your spouse or partner, relatives or friends who might help in settling your estate, the executor of your will, and your attorney.

Important information survivors will need:

- ◆ List of relatives and friends who should be notified (include addresses, phone numbers, email)
- ◆ List of those 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
- ◆ Suggestions for care of pets

Other things for your survivors to remember:

- ◆ Check calendar for appointments to cancel
- ◆ Notify car and health insurance companies
- ◆ Notify Social Security and other sources of retirement monies, and inquire about possible death benefits for funeral and/or survivors
- ◆ Notify Veterans Administration, if applicable
- ◆ Notify post office if forwarding address to executor is needed

Our Mission

To promote informed advance planning for funeral and memorial arrangements

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.

Two Cheers For Advance Directives

An Advance Healthcare Directive (AHD) is a written set of instructions which outline your preferences for end-of-life care in the event that you are no longer able to communicate your wishes. According to a recent report from the U.S. Agency for Healthcare Research and Quality, fewer than half of severely ill patients have any kind of advance directive entered on their medical records. But matters may be even worse. Project SUPPORT, the landmark study by the Robert Wood Johnson Foundation, found that, even when advance directives are available, health care providers often ignore them. Why is that? Believe it or not, doctors still seem surprisingly unaware of advance directives, even though patients are more open to talking about end-of-life care with their physicians. If you don't have an advance directive, we can send you one. If you have one, talk to your family and doctors about it and make sure it is in your hospital record..

Telegrams to the Dead

A website has been set up offering to pass messages on to the afterlife. Paul Kinsella launched the Afterlife Telegrams site to facilitate contact between the living and the dead. It costs about \$5-per-word to post the message to the site. The message is then given to a terminally-ill person who memorizes it to take it with them into the afterlife. The messengers all have less than a year to live and Kinsella says they are tested to ensure the message is perfectly captured in their memory. Once the messenger dies, the fee, depending on the wishes of the messenger, is either given to a relative, donated to a charity, or used to pay for medical bills. Kinsella admits they cannot guarantee the message will be delivered. "Truthfully, nobody knows what happens when someone dies," Kinsella says. "Since we cannot guarantee the delivery of the telegrams, our clients only pay for the delivery attempt and not for the delivery itself."

Impact of Advance Directives

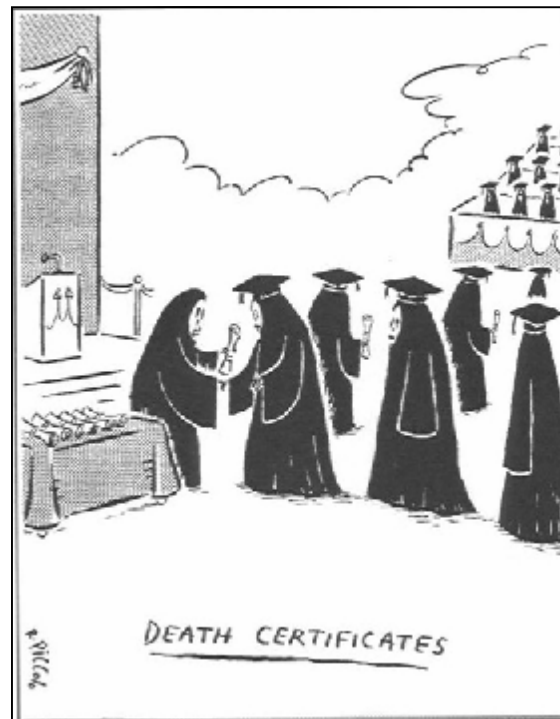
A study just published by the National Bureau of Economic Research has turned up new findings on "Advance Directives and Medical Care at the End of Life." The study, by Daniel Kessler and Mark McClellan, looked at the impact of state laws promoting adoption of advance directives for end-of-life care.

One issue that has been under debate is whether increased use of end-of-life instructions reduces the substantial health care resources devoted to patients near death. In 1990, the 6.6 % of Medicare recipients who died accounted for 22 % of expenditures, a pattern that has changed little over time. Another issue is whether patient autonomy and overall well-being is enhanced by the use of advance directives. Although there is little debate that treatment decisions should reflect a patient's informed preferences, it is often not put into practice [see related article on page 6]. More often, physicians make treatment decisions with a patient's family member and often they may disregard the living will assuming that terminal patients' preferences change as their illnesses progress.

Kessler and McClellan found that laws enhancing incentives for compliance with advance directives significantly reduce the likelihood of dying in an acute care hospital. Second, laws requiring the appointment of a surrogate decision-maker in the absence of an advance directive significantly increase the probability of receiving acute care in the last month of life, but diminish the probability of receiving non-acute care. Finally, neither type of law appears to lead to any savings in health care expenditures. Laws enhancing incentives for compliance with advance directives actually increased medical costs in the last month of life by \$335 (2.4% increase) and laws requiring delegation increase costs by \$379 (2.7% increase). Among those who died from cancer, compliance laws reduce the probability of dying in an acute care hospital by almost twice as much (1.38 percentage points) as for the entire sample. This is consistent with

laws having a greater effect on people for whom end-of-life care is particularly important. In addition, compliance laws have a greater impact on less educated people but delegation laws have a greater impact on more educated people.

The authors point out that their findings are consistent with previous clinical research on the effects of advance directives. Advance directives are not simply a means for refusing treatment, although this is the most common request. In addition, previous research has also suggested that surrogates systematically opt for more intensive treatment than patients would prefer. Unless patients receive too little acute and too much non-acute care at the end of life, laws requiring delegation do not improve the alignment of end-of-life treatment with patient preferences, particularly for more-educated patients. The authors hypothesize that this may be because educated patients also have educated surrogates, who are better able to persuade medical care providers of the patient's perceived wishes. If this is the case, then programs to encourage surrogates to communicate better with their patients could enhance patient autonomy and conserve health care resources.



Moving on From Life, Naturally

"We're fine with birth, but we've become so separated from the passage of life to death," says the Jerri Lyons. Lyons, 56, runs Final Passages, a non-profit concern an hour north of San Francisco that has helped more than 200 families conduct funerals of loved ones in their own homes. No embalming. No funeral directors. No sticker shock. Instead, for about \$1,000, Lyons will help wash, clothe and give a wake for the departed. Or for \$45, she'll sell you a do-it-yourself handbook that tackles everything from how to move a body (the expression "dead weight" has real roots, she warns) to how to keep it cool (dry ice is best, but frozen peas are fine, too).

www.naturaldeathcare.org

Outside Dubuque, Iowa, the Trappist monks of New Melleray Abbey can't turn out their hand-hewn, wooden-nailed caskets quickly enough. Sales have soared since 2000, doubling to 800 last year and projected to double again this year. Fashioned from sustainable wood, the caskets range from \$695 for a plain pine box to \$1,795 for a walnut coffin.

www.trappistcaskets.com

Price lures some to Houston's *The Pine Box*, where the cheapest casket sells for \$395. "Families want to get back to basics, and that often means taking the funeral home out of the equation," says owner Chip Beresford.

www.thepinebox.com

Barbara Kernan agrees, which is why last July she opened Thresholds, a funeral services company specializing in green ceremonies, just outside San Diego. "I get the sense that plenty of people in their 50's and 60's are really starting to think about how they want to go. These are people who had free sex and questioned authority. They want to call the shots, even in death."

www.thresholds.us

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!

Do You Have Email?

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:

fcap@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.

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

Visit Our Website

The Funeral Consumers Alliance of Princeton can be seen at www.princetonol.com/groups/fcap. While you're at it, check out the Funeral Consumers Alliance site www.funerals.org to see what our national organization is up to. Learn about other societies. Find loads of consumer information.

FUNERAL CONSUMERS ALLIANCE OF PRINCETON (Princeton Memorial Association)

50 Cherry Hill Road, Princeton, NJ 08540 (609) 430-7250

www.princetonol.com/groups/fcap

fcap@uuprinceton.org

Please send the following:

- | | |
|---|---|
| <input type="checkbox"/> <i>Ten Tips for Saving Funeral \$\$\$</i> | <input type="checkbox"/> <i>Living Will/Advance Directive</i> |
| <input type="checkbox"/> <i>Common Funeral Myths</i> | <input type="checkbox"/> <i>Expression of Personal Wishes</i> |
| <input type="checkbox"/> <i>Viewing and Visitation: The Difference</i> | <input type="checkbox"/> <i>Funeral Consumers Alliance</i> |
| <input type="checkbox"/> <i>Prepaying Your Funeral: Benefits and Dangers</i> | <input type="checkbox"/> <i>Nationwide Directory of Affiliates</i> |
| <input type="checkbox"/> <i>Veterans' Funeral and Burial Benefits</i> | <input type="checkbox"/> <i>Membership brochures to interest friends</i> |
| <input type="checkbox"/> <i>What You Should Know About Embalming</i> | <input type="checkbox"/> <i>Beat the High Cost of Funerals: Benefits of</i> |
| <input type="checkbox"/> <i>Cremation Explained</i> | <input type="checkbox"/> <i>Membership in a Funeral Consumers Group</i> |
| <input type="checkbox"/> <i>Earth Burial: A Tradition in Simplicity</i> | <input type="checkbox"/> <i>Putting My House in Order \$1.50</i> |
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| <input type="checkbox"/> <i>Death Away From Home</i> | <input type="checkbox"/> <i>The American Way of Death Revisited \$20.00</i> |
| <input type="checkbox"/> <i>Recycle Your Medical Devices</i> | <input type="checkbox"/> <i>Caring for the Dead:</i> |
| <input type="checkbox"/> <i>"Simple and Cheap" My Father Said</i> | <input type="checkbox"/> <i>Your Final Act of Love \$20.00</i> |
| <input type="checkbox"/> <i>by J. B. Pesaresi, daughter of Supreme Court Justice Hugo Black</i> | |

Questions, comments or suggestions?

I/We would like to support the work of the Funeral Consumers Alliance of Princeton.

.. 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 in the next newsletter.

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

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

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

Make check payable to: *The Funeral Consumers Alliance of Princeton, Inc.*

Names: (1) _____ (2) _____

Address: _____ E-mail: _____

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

Books and Pamphlets Available

Purchase them at the annual meeting or order by mail using the form on the reverse.

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".

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 terminal illness 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 \$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.

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

\$1.50
Prepared by Funeral Consumers Alliance of Princeton, 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.

Dated material — please deliver promptly

RETURN SERVICE REQUESTED

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Princeton Memorial Association
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Princeton, NJ 08540

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