



FUNERAL CONSUMERS ALLIANCE OF PRINCETON
Princeton Memorial Association
NEWSLETTER



Promoting informed advanced planning for funeral and memorial arrangements

52nd Year

Spring 2008

No. 12

The Palliation Prescription

No Pain — Know Gain

Our speaker this year will be Dr. David Barile, a hospitalist and the Director of Palliative Medicine Services at the Medical Center at Princeton.

Rational or not, most of us feel that our doctors should be able to cure anything. However, until the advent of the first modern antibiotic, penicillin, less than 70 years ago, doctors actually cured few diseases. In fact, through most of history, the doctor's major role was simply to try to make patients feel better, suffer less, and have a better quality of life. Yet today, we and most of our doctors subscribe to a "cult-of-cure". The focus is on curing disease, repairing or replacing worn organs, and maintaining life, sometimes at almost any cost.

Dr. Barile will speak to us on the increasing awareness of the role of palliative medicine. Palliative care seeks to bring the technology and skills of modern medicine to bear on the relief of suffering and the enhancement of quality of life. Many who have heard of palliative care associate it with hospice because of hospice's focus on comfort. But the specialty of palliative care is relevant to us all, and not just at the end of life.

Dr. Barile is certified in the specialties of Internal Medicine, Geriatric Medicine, and in Hospice/Palliative Medicine. He has had previous appointments as Assistant Professor, Department of Medicine, New York Medical College at Saint Vincent's Hospital and Assistant Professor, Department of Medicine, Drexel University College of Medicine. He serves currently as Assistant Professor, Department of Medicine, UMDNJ School of Medicine.

Please join us to hear this informative and enlightening speaker. Bring a friend!

"I don't want to achieve immortality through my work, I want to achieve it through not dying."

- Woody Allen

Annual Conference

The Palliation Prescription

Dr. David Barile

Director of Palliative Medicine Services
University Medical Center at Princeton

Sunday, April 6th, 2008, 2:00 PM

✍ **NEW LOCATION** ✍

Princeton Theological Seminary

Erdman Hall

20 Library Place

Princeton, NJ 08542

609-921-8300

Free parking is available across the street
behind the Luce and Speer library.

Annual Meeting Too!

At the brief annual meeting following the above presentation the membership will be asked to adopt a Restated Certificate of Incorporation updating the corporation's charter. It has been approved unanimously by the board of trustees. A summary of the changes is as follows:

A. Correct our name by adding the missing "s" in "Consumers."

B. Amend the stated purpose of the organization to more accurately reflect our mission.*

C. Provide enhanced protection for the board of trustees by including additional statutorily authorized language.*

D. Update other technical provisions and to assure the maintenance of the corporation's tax exempt status.

*To see the full before and after text and added language go to www.princetonol/groups/fcap or email fcap@puuprinceton.org or call 924-3320 to have one sent.

Ever Wonder What a Funeral Costs?

Our area funeral home price survey is finally completed and is included in this newsletter. It took us so long that the prices are out of date, but there is still much to be learned from the comparisons.

If you read the magazines of the death-care industry, it is clear that funeral directors know that people don't shop around for funeral homes. The overwhelming majority will call a funeral home that a relative used in the past or the one that is closest to their home. People will choose a funeral home they've used previously even if they weren't happy with the service provided! In addition, most people have no idea how much prices vary from one funeral home to the next. While gas stations announce their prices from big lighted signs, funeral homes had to be forced by law to develop price lists and give them to customers. And, even with that, most people still aren't comfortable asking what "that casket" costs (or asking if they have something less expensive) and certainly not, gasp, shopping around. We hope that this price survey will help you to become more informed about the costs and choices you have when shopping for funeral goods and services.

Our price survey compares the prices of 18 common services offered at 30 funeral homes. The average funeral home prices for a typical full service burial average \$4,898 and range from \$2,560 to \$7,125. This typical service includes the basic services fee, body removal, embalming, dressing, casketing, cosmetology, viewing, funeral ceremony, hearse, limo, service vehicle and graveside service. However, that is far from the final cost as it doesn't include the casket, cash advance items such as flowers, clergy, obituary notices, or cemetery costs such as the cost of the plot, opening and closing fees and headstone.

The average funeral home price for direct cremation without additional services such as embalming or a memorial service is \$2,254 but ranges from a low of \$695 all the way up to \$3,625! A difference of \$2,930 for the same thing; picking up the body, taking care of it, transporting it to the crematorium, getting the appropriate permits and forms and delivering the ashes. And, those prices don't include the actual cost of the cremation itself (currently around \$300). Even though price is not

the only consideration and most of us would be happy to pay more to do business with someone compassionate and flexible, who wanted our needs to be met. But, \$3,000 more? What extras could we be getting for that on a direct cremation?

Almost whatever option you choose, this is a big purchase that needs to be made in a time crunch while under emotional stress. Knowing your options and doing some pre-planning (not pre-paying) can take away a lot of that stress.

Note: Don't confuse the price survey with our price list. The price survey lists the actual prices from the General Price Lists. The price list we include in this newsletter every year are the special prices negotiated for FCAP members.

How We Did It

It was quite a process. First we mailed a request for the General Price List (GPL) with a SASE to over 30 area funeral homes. We got one response. Then we mailed a second letter, signed by our attorney—and got one more. So, then we had to put on our boots and go door to door. A few adventurous and dedicated board members visited 22 funeral homes (some 2 - 3 times) to ask for a GPL.

Most of the funeral directors were friendly and courteous and some were even interested in learning more about FCAP. As for the others, to put it politely, let's say that some were friendlier than others. Two told us that we'd need to make an appointment to get a price list (and we never found them at home when we visited) but then refused to make an appointment to meet with us. One flat out refused to give us his GPL even when we were face to face with him in his funeral home!

The Federal Trade Commission's (FTC) Funeral Rule requires (among other things) that funeral directors give itemized price lists in person if anyone asks for them or as soon as you start discussing funeral arrangements. They are also required to give prices for certain items over the phone. Of course we reported him for the violation.

"At my age I do what Mark Twain did. I get my daily paper, look at the obituaries page and if I'm not there I carry on as usual."

– Patrick Moore

AARP Funeral Survey

In November 2007, the AARP released the results of their Funeral and Burial Planners survey. A sizeable portion of the 50+ population (34%) has engaged in some preplanning for a funeral or burial, and just under a quarter of individuals ages 50+ (23%) have prepaid at least a portion of funeral or burial expenses for themselves or someone else. While those who have preplanned or prepaid may seem to be a small segment of the population, this translates into over 29 million individuals who have preplanned and 20 million who have prepaid.

Additional key findings indicate that:

?? Three out of five respondents (60%) had never been contacted about purchasing their funeral in advance.

?? Fewer than one-quarter of respondents (23%) had prepaid any part of funeral or burial expenses for themselves and/or someone else, a decrease from 1995 (28%) and 1999 (32%). Respondents ages 65 and over (51% or 18.1 million) were more likely than those ages 55 to 64 (32% or 9.9 million) and 50 to 54 (17% or 3.5 million) to have prepaid funeral and burial expenses.

?? 40% of those who have prepaid for a funeral do not know where the funeral director placed their funds; 36% who prepaid for a burial do not know where their burial funds are.

?? Almost half (47%) agreed that *an open casket viewing is an important part of a funeral*, but almost as many (43%) felt that it was not. Those living in the Northeast, North Central and South were more likely than those from the West to state that this was important to them.

?? Over one-third (37%) did not know where they would go *to ask for help or to file a complaint if they experienced a problem with their funeral and/or burial plans*. Almost one-fifth (19%) said they would go directly to the funeral director. One in ten (10%) said they would go to the Better Business Bureau or to a lawyer. Only 7% said they would go to the Attorney General's office and those with some college education (27%) or post college education (34%) were more likely than those with a high school education or less (18%) to know that. Females (68%) were

twice as likely as males (32%) to say that they would go directly to the funeral director.

?? Over three-quarters (77%) said that they have **not** considered *not using a funeral home*. Those living in the West were much more likely to say this than those from all other parts of the country.

?? Almost all (96%) were familiar with cremation and 54% said they would consider it. Those more likely to consider cremation included those younger than 65, Caucasians, those living in metro areas, and those with some college or post college education.

?? Almost half (49%) had heard of *not using a concrete vault* and over one-third of that group (38%) would consider not using one.

?? Just over one in three (35%) said that had not heard of *having an open casket without embalming*.

?? Only slightly more than one in ten (12%) had heard of a green burial. Slightly over one-fifth of all respondents (21%) said that they could be *very interested* or *interested* in a burial that is more environmentally friendly.

?? Those with some college or post college education were more likely than those with a high school or less education to have heard of or considered *not using a funeral home*, "using a blanket or shroud instead of a coffin," "not using a concrete vault," or a "green burial."

See the whole thing: www.aarp.org Search for "funeral and burial planners survey"

Palliative Care

From the first chapter of the book "*Palliative Care Perspectives*" Death and Dying in Modern Times: "Over the centuries healers have been called upon to palliate, or "make better," myriad afflictions. Only in recent times has the notion arisen that our primary goal is to identify and cure diseases, thereby prolonging life and, presumably, preventing distressing symptoms and associated suffering. The medical advances made in recent decades are indeed so astonishing that one could almost forgive those who would hope that a cure-based medicine might eliminate scourges such as pain and the debilitations of old age. However, we remain mortal."

Treasurer's Annual Report for 2008

Submitted by Betty Fleming

Balance on hand as of December 31, 2007:

Checking account:	2,906.90
Savings account:	6,070.43
Total:	\$ 8,977.33

2007 Income:

Contributions/Bequests	\$6,965.00
Membership Dues	1,785.00
Interest	266.76
Book sales	172.00
Other	.29
Total:	\$ 9,262.45

2007 Expenses:

Dues to National Association	\$ 774.60
Gift to National Association	1,000.00
Printing	2,729.87
Postage	1,030.39
Books and Publication	282.65
Other Promotional Material	84.80
Advertising/promotional events	200.00
Board member training	28.00
Annual Meeting/Speaker Expense	592.45
Annual Meeting/Room Rental	75.00
Other Educational Expenses	157.50
Office Supplies	179.54
Telephone	305.52
Legal or Accounting Expense	85.00
State Taxes	25.00
Bank Service Charges	15.00
Miscellaneous Expenses	100.00
Office Services	1,998.75
Travel	.00
Total:	\$ 9,664.07

Net Surplus/Deficit:

Total:	\$ (475.02)
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Want to Help?

We could use people twice a year to help stick address labels on envelopes and newsletters. Join us. It's fun! Call 924-3320.

Need A Speaker?

We'd love to speak to your organization, class, club or religious group. We can get you started on your funeral education, help you figure out what you want and get on the road to becoming a savvy shopper. Call 430-7250.

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

50 Cherry Hill Road, Princeton, NJ 08540

(609) 924-3320

email: fcap@uuprinceton.org

web: www.princetonol.com/groups/fcap

Board of Directors

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Moving?

If you are moving, please let us know. Your mail will only be forwarded for three 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 FCA where you're going!

Newsletter Editors

Henry J. Powsner & Laurie R. Powsner

Funeral Consumers Alliance of Princeton FUNERAL DIRECTORS AND PRICES 2008

The funeral directors listed on the other side have given us prices for simple cremations and burials. We do not have a contract with any of them and the prices may change. Some of the funeral homes on this list give our members substantial discounts (reflected in listed prices). Others are included because the fees published in their General Price List are within the range of our cooperating funeral directors.

These prices are for simple cremations and burials. The services are precisely defined below. Please read these definitions carefully.

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

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

PLAN I – DIRECT CREMATION - The funeral director will call for the body within the radius of miles specified, provide a death certificate and cremation permit, place the body in a minimum container acceptable to crematory, and arrange and pay for cremation. Cremation will occur within 48 hours if there is no embalming. Family may attend cremation if desired. Local delivery of ashes will be made in a simple container to family member or designated representative. Assistance with Social Security and veteran's benefits will be provided. **The following, if requested/required, may incur additional cost:** Mailing of ashes, urn, embalming, viewing, funeral service, disposal of ashes, vault or grave liner (sometimes required by the cemetery), grave plot and opening and closing of grave (charged by the cemetery), headstone or marker (charged by the monument maker), etc.

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

PLAN III – PREPLANNED FULL SERVICE FUNERAL - The funeral director will call for the body within the radius of miles specified, provide a death certificate and burial permit, provide embalming, cosmetology and dressing if requested, place the body in a modest casket of the funeral directors choosing, provide use of funeral home for funeral service with one hour prior visitation, arrange for interment at a designated cemetery, transport body to cemetery for graveside service and burial. Assistance with Social Security and veteran's benefits claims will be provided. **The following, if requested/required, may incur additional cost:** Hearse, upgraded casket, additional visitation time, vault or grave liner (often required by the cemetery), grave plot and opening and closing of grave (charged by the cemetery), headstone or marker (charged by the monument maker), etc.

COOPERATING FUNERAL DIRECTORS AND PRICES 2007

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

FUNERAL HOME	PLAN I	PLAN II	PLAN III	MILES
	\$450	\$700	\$2,000	50
NAMES OMITTED	\$600	\$800	\$1,970	30
	\$675	\$895	\$1,970	30
	\$850	\$1,000	\$1,970	60
	\$895	\$1,270	N/A	20
	\$900	\$1,200	\$2,246	40
	\$1,095	\$1,160	\$2,246	10
	\$1,135	\$1,150	\$2,246	35
	\$1,400	\$1,970	\$2,246	25

Except in special cases, embalming is not required by New Jersey law, provided burial or cremation takes place within 48 hours. The charge for embalming is included in Plan III. The casket included in the Plan II and III package price is usually cloth-covered or laminate-coated fiberboard or minimum metal (depends on funeral home). Upgraded caskets may be purchased from the funeral home for an additional charge, starting at \$195 – \$805. Consumers may make their own or buy a coffin from another source or online. Caskets available online start at about \$400 plus delivery.

Ashes are generally returned in a cardboard or plastic container. Upgraded urns may be purchased from the funeral home for an additional charge, starting at \$70 – \$125. You may use a container you already have (e.g., a vase with a lid) or obtain one elsewhere.

Some of our funeral directors are willing to travel to your home to discuss arrangements. For Plans I and II, it is often not necessary ever to visit the funeral home as arrangements and payment can be made over the phone.

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

Books for Sale

__ ***Putting My House in Order*** We created this comprehensive workbook for you to fill-in-the-blanks with all the information your survivors will need when you're gone..... **\$1.50**

__ ***I Died Laughing: Funeral Education with a Light Touch*** by Lisa Carlson. Dear Abby says "This book proves that dying can be a laughing matter." softcover..... **\$8.75**

__ ***Dealing Creatively with Death: A Manual of Death Education and Simple Burial*** by Ernest Morgan. It's focus on the emotional and economic costs of death is unparalleled. (cover price \$12.95) softcover **\$6.00**

__ ***The American Way of Death Revisited*** by Jessica Mitford. Almost unforgivably funny, this exposé of the funeral industry was a number one bestseller and is a model of muckraking (cover price \$25.00) hardcover **\$20.00**

__ ***Caring for the Dead: Your Final Act of Love*** by Lisa Carlson. Information-packed guide to working without a funeral director, includes state laws (cover price \$29.95) softcover .. **\$20.00**

__ ***You Only Die Once: Preparing for the End of Life With Grace and Gusto*** by Margie Jenkins. A handbook for preparing for the end of life. (cover price \$12.99) softcover **\$10.00**

Enclosed, please find my/our tax deductible contribution of: \$50 \$75 \$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 serving on the board. Please contact me.

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

I would like to become a member. Enclosed please find my check for \$25 for an individual plus \$10 for each additional household member.

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

Please send the books indicated above and the pamphlets indicated on the reverse.

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

Names: (1) _____ (2) _____

Address: _____

City: _____ State: _____ Zip: _____ - _____

Phone: () _____ Email: _____

How did you hear about us? _____

This membership is a gift from _____

Free Pamphlets

- ___ *Ten Tips for Saving Funeral \$\$\$*
- ___ *Common Funeral Myths*
- ___ *12 Reasons People Pay Too Much for Funerals*
- ___ *A Guide To Funeral Planning*
- ___ *Viewing and Visitation: The Difference*
- ___ *Prepaying Your Funeral: Benefits and Dangers*
- ___ *Veterans' Funeral and Burial Benefits*
- ___ *What You Should Know About Embalming*
- ___ *Cremation Explained*
- ___ *Earth Burial: A Tradition in Simplicity*
- ___ *Organ and Body Donation*
- ___ *How to File a Funeral or Cemetery Complaint*
- ___ *Death in One State, Burial in Another*
- ___ *Death Away From Home*
- ___ *What Shall We Do With the Ashes?*
- ___ *Eco-Friendly Death and Funeral Choices*
- ___ *How to Read a General Price List*
- ___ *Recycle Your Medical Devices*
- ___ *Expression of Personal Wishes*
- ___ *Living Will/Advance Directive*
- ___ *Nationwide Directory of Affiliates*
- ___ *Beat the High Cost of Funerals: Benefits of Membership in a Funeral Consumers Group*
- ___ *"Simple and Cheap" My Father Said by the daughter of Supreme Court Justice Hugo Black*
- ___ *Membership brochures to share with friends*

Our Mission

To promote informed advance planning for funeral and memorial arrangements

Dated material — please deliver promptly

RETURN SERVICE REQUESTED

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Princeton Memorial Association
50 Cherry Hill Road
Princeton, NJ 08540

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