



FUNERAL CONSUMERS ALLIANCE OF PRINCETON
Princeton Memorial Association
NEWSLETTER



49th Year

Spring 2005

No. 8

Dying On Your Own Terms
Gary Stein, Executive Director
New Jersey Health Decisions

Our speaker this year, Gary L. Stein, JD, MSW, is executive director of New Jersey Health Decisions, which he joined in November 1998. He is responsible for developing and administering projects to promote end-of-life care, informed health care decision-making, and citizen involvement in health issues.

Gary Stein is an authority on end-of-life care and will discuss palliative care and hospice. Palliative care is treatment that enhances comfort and improves the quality of an individual's life during its last phase. No specific therapy is excluded from consideration. The test of palliative care lies in the agreement between the individual, physician(s), and the primary caregiver that the expected outcome is relief from distressing symptoms, the easing of pain, and/or enhancing the quality of life.

His message will be a theme that has been central to the Funeral Consumers Alliance of Princeton: being informed and planning ahead. Individuals have the right and power to control their medical care, even at the end of life. But their wishes cannot be followed if they have failed to make them known while they were able to do so.

Mr. Stein is principal investigator of: the New Jersey Comfort Care Coalition, under the Robert Wood Johnson Foundation's Community-State Partnerships to Improve End-of-Life Care; the End-of-Life Care Fellowship for Social Workers under the Soros Foundation Network - Project on Death in America's Social Work Leadership Development Awards; and the Project on Health Decisions for People with Dis-

Annual Conference
Dying On Your Own Terms

Gary Stein, Executive Director
New Jersey Health Decisions

Sunday, April 17th, 2005, 2:00 PM

Princeton Public Library

Community Room

65 Witherspoon Street

Princeton, NJ 08540

609-924-9529

Parking is available in the Spring Street municipal lot located adjacent to the library. Enter from Spring or Wiggins. Library card holders will receive up to two hours of free parking. Make sure to bring your ticket in to have it validated.

*Bring a friend who doesn't know about
us yet!*

Our Mission

*To promote informed advance planning
for funeral and memorial arrangements*

abilities under grants from the Soros Foundation Network - Project on Death in American and the Healthcare Foundation of New Jersey. He co-authored a chapter on "Palliative Care for People with Disabilities," which is included in *Living with Dying: A Social Work Textbook in End of Life Care*, published by the Columbia University Press in last July.

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Donations to FCAP

FCAP members contributed over \$5,000 in response to our appeal in November, 2004 to help support the educational and advocacy work of FCAP. Your continuing support helps assure that our educational presentations, publications and advocacy on behalf of consumers will continue and enable FCAP volunteers to reach even more members of the community who need help with end-of-life planning. The more consumers know and understand about the death services industry, the less likely it is that they will be disadvantaged when they are compelled to make funeral and memorial arrangements for a loved one. Thanks to all who contributed.

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.

On the cost of funerals: "Funerals rank among the most expensive purchases many consumers will ever make. A traditional funeral, including a casket and vault, costs about \$6,000, although 'extras' like flowers, obituary notices, acknowledgment cards or limousines can add thousands of dollars to the bottom line. Many funerals run well over \$10,000."

On the difficulties survivors face if no pre-arrangements have been made: "When a loved one dies, grieving family members and friends often are confronted with dozens of decisions about the funeral -- all of which must be made quickly and often under great emotional duress. What kind of funeral should it be? What funeral provider should you use? Should you bury or cremate the body, or donate it to science? What are you legally required to buy? What other arrangements should you plan? And, as callous as it may sound, how much is it all going to cost?"

Treasurer's Annual Report for 2005

Submitted by Robert Levine

Balance on hand as of December 31, 2004:

Checking account:	\$ 767.00
Business Money Account:	9,559.00
Total:	\$ 10,326.00

2003 Income:

Contributions/Bequests	\$ 1,682.00
Membership Dues	1,595.00
Interest	42.00
Book sales	204.00
Fundraiser	3,788.00
Total:	\$ 7,311.00

2003 Expenses:

National Association dues	\$ 702.00
National Association contributions	500.00
Printing	1,850.00
Postage	977.00
Office supplies/Expenses	.00
Books and Pamphlets	1,123.00
Annual Meeting	950.00
Advertising	3,636.00
Total:	\$ 10,514.00

Green Cemetery Planned in New York

The first environmentally-friendly cemetery in New York State may be coming to Newfield. The Green Springs Natural Cemetery Association -- a four-member group made up of Ithaca and Corning residents -- wants to create a cemetery on Irish Hill Road where people are buried without embalming fluids, concrete vaults or elaborate coffins.

Bodies would be placed in simple pine boxes in plots no smaller than 10 feet by 15 feet, said Mary Woodsen, the association's president. Cremated bodies could also be spread over the land.

The starting cost of about \$400 would match that of other cemeteries. But a \$400 plot of land in the East Lawn Cemetery is about 3-feet 8-inch wide and 12 feet long, according to Cheryl Morse, the cemetery's superintendent.

The low density burial site would have graves marked by simple stones or native trees and shrubs. In 100 years, the place might look like a forest with some meadow areas, Woodsen said. "We don't want rows of markers one after the next," she said. "We just want it to be simpler and kind of quiet and peaceful."

The grounds would have some paths wide enough for vehicles and the area would be handicap accessible. Trails mowed in the grass would also wind throughout the property, through the grave site and to other areas where no one would be buried, she added. "It's a basic dust-to-dust, ashes-to-ashes approach," Woodsen said. "We feel this is the traditional approach to burial."

The state's Cemetery Board gave preliminary approval on April 15 for the association to form, according to Peter Constantakes, spokesman for the State Department. The group is preparing to present their proposal next month to the Newfield Town Board.

A Corning-based committee tried the same idea two years ago but were turned down. They wanted property on Burdge Hill Road and neighbors weren't happy about it. "They didn't want this type of cemetery around them," Deputy Supervisor Mary Beth Holub said. "Some were afraid of ground water contamination issues."

But their presentation sparked interest in Herb Engman, a former Newfield resident who still owns property there. "I have this land and this cottage and was wondering what to do with it," he said. "This would be an area where...wildlife can continue to use the property after the people are buried there."

His 98 acres are adjacent to Cornell University's Arnot Forest and a private home, and across the street from vacant farm land. The meadow area is home to a variety of birds like northern harriers, bluebirds and bobolinks.

"From an environmental perspective, it's a very gentle use of the land," said Engman, an Ithaca Town Board member and former president of the Finger Lakes Land Trust. The land could be resold without worry of environmental clean-up because formaldehyde and other obtrusive chemicals would not be used in the burial process, Constantakes said.

Board members have a few issues to consider, Holub said. The property -- valued at \$114,400, according to Tompkins County Assessment Office records -- would come off the tax rolls. Also, if the organization becomes defunct, the town would be responsible for the cemetery. The town, however, would not be taking care of upkeep for the cemetery, Constantakes said of state law.

Vertical Cemetery Plan

Camperdown, Australia

Australia's first vertical burial cemetery is likely to be built on grazing land north of Camperdown. The four-hectare cemetery will be developed by the Palacom company and managed by the Darlington Cemetery Trust. Palacom chairman George Lines said the cemetery had enormous cost-savings over conventional burials. It is very cost-efficient and also environmentally effective," Mr Lines explained. "It is for people who regard the traditional mode of burial as unreasonable and gross."

The cemetery is now in the final stages of planning. Mr. Lines devised the idea for the cemetery more than 10 years ago and established the Palacom consortium to finance the project. About

one-third of the company's 20 members are district residents. Mr. Lines said he was unaware of any other vertical burial cemeteries in Australia, but many operated in other countries including Asia and Holland. Traditional gravestones and plaques will not be used to mark the burial plots. Instead, the cemetery trust is planning to use a grid reference system to mark the individual grave sites.

He said the vertical cemetery plots would not save on land space because several bodies could already be buried in traditional, horizontal graves. The cost-savings came in the handling of the bodies, which could be collected, stored and then buried at the one time. A contractor would travel to the cemetery to dig a number of holes and once the bodies were interred, the holes would all be covered. "Depending on how the controllers of the cemetery view it, (the site) could remain in pasture and grazed, or it would be very cheap to keep mown," Mr Lines added. He said there would be no buildings on site.

Darlington Cemetery Trust secretary Anna Jamieson said the idea was to give people another option that is lower cost and environmentally friendly. She said some people were deterred by the cost of funerals and burials, which could run into thousands of dollars. Cemetery trust president Roger Cumming estimated the burials would cost about \$1000 a person. The bodies will be placed in body bags rather than coffins and the burials would be staged in groups of 16. Mr. Cumming said it would mean a person who died in January would be placed in a special freezer in Melbourne until enough others were ready for burial which could take up to six months. He said he was sick of hearing that cemeteries were running out of room. "Australia's a vast great country, surely we can build a new cemetery here," he said. The proposal had a lot of merits, he said. "The Incas buried them standing up with all their gold and money. If it's good enough for them..."

The site was reserved for cemetery purposes in November 1994. The shire's strategic planning and environment manager Sophie Segafredo said the proposal had taken so long to get to the planning amendment stage because it in-

involved an "enormous amount of discussion and paperwork". "It's not a very common thing to be operating and that's part of the difficulty in it coming to fruition because there's nothing else similar anywhere," she added.

Environmentally Friendly Caskets

For environmentally friendly caskets, check out the Natural Funeral Company at www.naturalfunerals.com. Their website states that they are dedicated to providing a sustainable solution to the modern conflict between environmental issues and funeral industry practices.

Until recently, there has been little concern about the funeral industry practices that are having a detrimental effect on the environment. Burial grounds have become toxic landfill sites, with thousands of tons of concrete, embalming fluids and other ecologically damaging chemicals being buried each year. Our atmosphere is being polluted by the vast number of greenhouse gasses and other toxins emitted during cremation .

The natural funeral movement advocates a natural approach to funerals, including environmentally friendly caskets and woodland burial. The Natural Funeral Company sells a range of products including the unusual Ecopod and Acorn Urn, that are both made from 100% recycled paper that are 100% biodegradable, and all work well with woodland burial. The EcoPods have silk screened designs and gold leaf finishes, making them unusual and attractive.

Monumental Manipulation

Written by an insider

Many funeral homes sell tombstones. Monument shops, as well as many cemeteries and memorial parks, sell tombstones also. Most, however, do not refer to these items as tombstones, but rather as monuments or memorial markers. Here, language is important – a tombstone denotes something old, dark and scary; a monument, on the other hand, is sold as a unique item denoting the person's role, as well as station

in life. Too bad that in a memorial park all of the "memorials" look similar, if not identical, except for the names and dates. Now, how it works. . . .

Who is the customer to buy his or her marker from? Usually from the person who gets the first crack at them. How then, is a seller going to get there first? All too often, it is by manipulation. When a person is purchasing a grave space, pre-need, it is an excellent time to push for a monument sale. No one has probably gotten to them yet because usually a grave is the first item purchased pre-need and the customer is usually a "virgin" to the industry as a whole. If the funeral home sells monuments, and the customer is in the funeral home because a death has occurred, it is also an excellent time to try to sell a marker. Why, you might ask, would a person purchase a marker from the funeral home? Because the funeral director might slip in to the conversation something like, "Why not take care of everything today, that way, it's all done." If the customer is doing an insurance assignment, the job is all the easier because the funeral director knows how much the funeral will cost, knows how much insurance is there and can figure on how much of a monument he or she can sell and still get paid for it all. Example: Jane Doe goes to the funeral home to make at need funeral arrangements for her husband, John, and assigns a \$7,500 insurance policy to pay a \$5,300 funeral bill (this type of assignment goes on numerous times every day in America). The funeral director knows that there is \$2,200 left, and will be sure to sell a marker that sells for slightly less or equal to this amount. Since the insurance is assigned, the funeral director is guaranteed his/her money—and what is sad is that Jane thinks that this person cares about her and her family's needs and is her friend.

Now, on to the monument dealer who sells only markers as a primary occupation. Many times the monuments are only marked with a number tag – no price. Never, ever get a marker here, because it's all too easy for the salesperson to manipulate the price by using different price books for different people. Example: Customer walks into monument dealership look-

ing for a monument for Mom. By casual small-talk, salesperson, who works on a commission and/or quota system, realizes that they are retired and on a fixed income, so the lower-priced list is used; this is the price list which indicates the real prices of the monuments. If they answer that they are successful professionals, for example, the higher-priced list is used. One funeral director in our area—like many others around the country—owned a separate monument business. He would offer all families who used his funeral home a 10% discount if the stone was purchased from his own monument business. But he would then have his salesperson use a list which was 15% higher-priced than his normal prices, so the stones actually cost the consumer 5% more.

Now, on to the cemetery. If a death has occurred, the cemetery will have the family come to the cemetery under the guise of "verifying" the grave location so that the wrong grave is not opened. When the family is there, the cemetery salesperson will try to sell a stone if none is owned. Example: "So, this is the grave you purchased two years ago for yourself and your husband, Mrs. Doe? Well, have you considered a marker?" Cemeteries often cheat the families by prohibiting anyone but themselves from providing the stone's foundation and setting the price astronomically high, usually by the square inch or by forcing the family to pay a perpetual care fee before installation. Often, memorial parks that sell markers will charge an "outside" monument dealer (a monument dealer who is a competitor to the memorial park) a "road-charge: This is a charge to drive their delivery vehicles onto the cemetery's roads. Many times, this charge is in excess of \$50. The outside monument dealer, who already knows by past experience that he/she will pay this charge, may not tell the family of this at the time of sale, but will telephone the family later and seem shocked and outraged that this is happening. Example: "Mrs. Doe, this is Joe at the ABC Monument Studio. Our installers were all set to install your husband's monument today; however, we have just been informed by the cemetery that there is a \$50 fee for my trucks to use the cemetery roads.

We're awfully sorry about that, but cannot install the monument until the \$50 fee is paid. When can you send us the check?" This type of approach makes the cemetery, not the monument dealer, seem like the bad guy, even though the dealer knew this all along.

Inexpensive headstones

www.simplestones.com offers several low price options. Shopping around by telephone will yield wide variations in prices if you know what you are looking for. If you don't know what you want, shopping around can help educate you on available choices so that you can decide. There are many variations in size and materials for monuments. Most providers will set the stone at the gravesite at less cost than charged by the cemetery. As with most purchases, research can pay off in cost savings. Also, because monument dealers are largely unregulated, ask for references from them if you or someone you know has not had dealings with them before. One common complaint is that the monument was not delivered at the time promised, so a good question to ask is how often they meet their promised delivery times. Be sure that delivery time is clearly and unambiguously stated in the contract.

Costco Caskets

The Costco saga has spread like wildfire, now expanding the original offerings of one 18-gauge casket model with various colors and trim, to include a line all the way to 48-ounce bronze – over the internet. Just visit www.costco.com and click on “caskets.” The original price entry offering has changed (upward to \$925 to cover shipping and handling nationally), and the delivery time is expanded to three working days. Costco's entry has given a simple opportunity to the public, member of Costco or not, to review a line of caskets well photographed and described, with prices including handling and delivery clearly marked. Whether a purchase is consummated or not, the print-off of the entire line will likely instigate discussion with the chosen funeral director.

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)

Bargain Caskets Online

Web sites like FuneralDepot.com, CasketXpress.com and TributeDirect.com represent real choices for a growing number of Americans who don't find the concept of clicking for bargain caskets and funeral services at all bizarre in today's cyber-technology society.

www.CasketXpress.com: Cloth covered wood caskets for \$499, a metal casket for \$525, and an “as-is” for even less!

www.FuneralDepot.com: Caskets starting at \$825.

www.TributeDirect.com: Two caskets at \$895, an urn for \$175 and lots of good information about funeral planning that is in line with FCA values.

Casket Tips from Josh Slocum

Executive Director of the national FCA

Be cheap when it comes to caskets. An expensive casket doesn't provide any better protection to your loved one than a cheap one. Consider buying the least expensive one you can find and cover it with a flag, a favorite quilt, religious shroud or other memento.

Consider "brown bagging" when it comes to buying a casket. Federal law allows you to buy your casket from a retailer not affiliated with the funeral home. Casket retailers often sell the same merchandise as funeral homes for a fraction of the price. Although funeral-home owners might not like it - much of their profit comes from casket sales - they cannot prevent you from bringing in a casket from another vendor.

If you are particularly handy, think about building your own casket. Lots of companies sell bookshelves that can be converted into caskets. Others, like www.casketplans.com will ship you casket components that can be assembled in your garage.

Do not buy caskets with protective seals. A sealed casket can cause more damage to the deceased than a non-sealing casket. A sealed casket may cause the corpse to bloat and become distorted because the gases produced during decomposition cannot escape. All corpses decompose. It's better to simply let nature take its course by using a standard, non-sealing casket.

Support FCAP Through Planned Giving

If you are considering revisiting your will, or are just getting around to making a will, consider naming FCAP as one of your beneficiaries. Whether the charitable gift is a little or a lot, it will help us continue to provide education and information about end-of-life concerns to our members and to the general public. FCAP is a 501 (c)(3) organization. That means that any contributions, whether made during your lifetime, or in a will, are tax deductible. Consider

A Novel Gift

Help a friend or relative with the gift of an FCAP membership for \$25 (\$10 for each additional person). The membership kit includes information on funeral planning, the book *Dealing Creatively With Death, A Manual of Death Education and Simple Burial* by Ernest Morgan, a *Putting My House in Order* worksheet and form, an *Expression-of-Wishes* form to tell your survivors what you want in terms of your final disposition, a dozen informational pamphlets, our last newsletter and an invitation to our annual conference, the most recent list of cooperating funeral directors and their FCAP discounted prices, a membership card, an advance directive/living will, a nationwide directory of FCA affiliates (membership is transferable nationwide) and access to a wealth of information and advice!

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

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

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!

Need A Speaker?

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. Contact us: fcap@uuprinceton.org or 430-7250.

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www.princetonol.com/groups/fcap
fcap@uuprinceton.org

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| <input type="checkbox"/> <i>by J. B. Pesaresi, daughter of Supreme Court Justice Hugo Black</i> | |

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“ 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: () _____

The American Way of Death Revisited

by Jessica Mitford, hardcover

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, softcover

Cover price \$29.95 Our Price: \$20.00

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 and the laws and regulations of each state are described in easy-to-understand language.

I Died Laughing: Funeral Education With a Light Touch by Lisa Carlson, softcover \$8.75

Full of Lisa'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.

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

by Ernest Morgan, softcover

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.

Putting Your House in Order: Information your survivors will need when you are no longer available \$1.50

Prepared by FCAP, this is a helpful listing of all the things you want your loved ones to know before you go, presented in an easy workbook.

You Only Die Once: Preparing For the End of Life with Grace and Gusto

by Margie Jenkins, softcover

Cover price \$12.99 Our Price: \$10.00

The author is known for the wit and gentle humor she uses to approach a topic many would rather avoid. Through stories and step-by-step planning suggestions, Jenkins shows that preparing for the end of life can strengthen appreciation for the pleasures life offers here and now.

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