



FUNERAL CONSUMERS ALLIANCE OF PRINCETON
Princeton Memorial Association
NEWSLETTER



Promoting informed advanced planning for funeral and memorial arrangements

51st Year

Spring 2007

No. 11

Thinking Outside the Box

Learn About Funerals Before You Buy One

The 51st Annual Meeting will feature Josh Slocum, the Executive Director of the national Funeral Consumers Alliance. Josh is a nationally recognized expert on consumer rights, funeral law and funeral scams who will dispel costly myths and misunderstandings.

Surveys show that most adults do not know their rights when it comes to funeral arrangements. They do not know that they don't have to buy a casket for cremation; that embalming isn't usually required by law; and that New Jersey, like most states, preserves your right to care for your own dead without using a funeral home.

Slocum will explain: how your rights in the funeral transaction are protected by the Federal Trade Commission; how to avoid expensive sales pitches and spend your funeral dollars wisely; and how to plan ahead for survivors without locking your money up in risky, prepaid funeral plans widely advertised by mortuaries and insurance companies.



*"We also have urns, if you want
to think outside the box."*

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Annual Conference Thinking Outside the Box

Joshua Slocum
Executive Director
Funeral Consumers Alliance

Sunday, March 18th, 2007, 2:00 PM

Princeton Public Library
Community Room
65 Witherspoon Street
Princeton, NJ 08540
609-924-9529

Parking is available in the Spring Street
Garage adjacent to the library. Enter from
Spring Street or Wiggins.

FCA Files Anti-Trust Lawsuit

Funeral Consumers Alliance (FCA), on behalf of its roughly 400,000 members and a nationwide class of consumers, filed a lawsuit in federal court in May of 2005. FCA alleges that the country's three largest funeral home chains and the nation's largest casket maker (Service Corporation International, the Alderwoods Group, Stewart Enterprises, and Batesville Casket Company) conspired to shut out competition in the casket sales market to keep prices artificially high. The suit seeks to prevent the defendants from boycotting independent casket discounters and from raising casket prices through price-fixing agreements. FCA is hoping for a ruling this spring. Read the original complaint with details and specific allegations at: www.funerals.org/ClassActionPR.htm

We Don't All Die in our Home State!

How to Avoid Double Billing

In our mobile society, death arrangements often cross state lines. Even though shipping cremated remains is far less expensive than body-shipping, cremation is not an option for many families. What are ways to cut costs when two funeral homes are likely to be involved?

If there is a reason to have services with the body present in the area where death occurred (a summer cottage, perhaps, where there are established friends), you will have to use a local funeral home.

If burial is the chosen method of disposition and all services will be held in the home town, most people will do better using a home state funeral director. If the body has not yet been picked up from the place of death, the family should not call a local mortuary, but should call a receiving mortuary in the home state. The family should ask that mortuary to use a body shipping service such as Inman Nationwide Shipping (800-321-0566 this number is for undertakers only; the company will not talk with consumers). The charge for picking up the body, getting permits and the death certificate, embalming, and delivering to the airport is about \$765. There is the additional cost of the air fare and there may be an additional mileage charge if the Inman agent in your area must travel any great distance.

If the body has already been taken to a funeral home, the family should ask about the price for "Forwarding Remains," one of the FTC-required options that must be offered. This will usually include pick-up of the body, the basic service fee, embalming, and possibly a shipping container as well as transportation to the nearest airport (what it covers must be listed on the General Price List). This price is often much less than the individual items priced separately. However, if a family doesn't know to ask for the price of this option, the mortician is likely to maximize their profits by charging a la carte.

Also, keep in mind that in most areas, it is legal for a family to transport the body. Even if the family had to rent a van, it would be considerably less expensive than airfare, and such a journey

can have some emotional value.

If cremation is the chosen method of disposition, without a viewing or local service prior to cremation, there are several ways to locate an affordable company. As a member of an FCA affiliate, the deceased is generally entitled to any discount offered to local members. Inman can also arrange for a simple cremation. If there is no affiliate in the area where the death occurred, you can call the FCA office at (800) 765-0107. Sometimes they have names of low-cost providers. If not, the receiving (home state) funeral home could check with Inman. Funeral homes that post prices to the public of \$1,895 for a cremation may be an agent for Inman and agree to charge only \$695 - if the call comes through another mortician via Inman.

Want more information? Check out these pamphlets on the web:

Death in One State, Burial in Another

<http://tinyurl.com/2xfcul>

Death Away from Home

<http://tinyurl.com/2xqbx9>

Home Funerals

Few Americans opt for funerals in their homes, but interest is growing as consumers look for more personal ways to bid their loved ones goodbye.

"The primary focus is bringing the family into the whole thing," said Jerri Lyons. "It's making death intimate again." Lyons' Sebastopol, California-based business, *Home and Family Funerals*, helps families coordinate services for their deceased. Laws vary widely from state to state, but it's legal for families to handle a body on their own in most places. Five states – CT, IN, LA, NE and NY – require funeral directors to be involved in some way.

Reasons for choosing to have a service at home are varied; an environmentalist might oppose embalming, while a Muslim's faith dictates a simple service. Whatever the motivation, Lyons said there are benefits. "It's a time when people should be allowed to let the whole process unfold in a natural way," she said. "It's a very healing experience."

Ecological Impact of Scattering Ashes

Mourners who scatter the ashes of their loved ones on the mountaintops of Scotland are being warned that they are playing havoc with the environment. The problem, it seems, is that cremated human remains make a dandy fertilizer.

Critics say the practice is upsetting the foliage by causing plants to grow too fast and too thick. "The instant you put [human ashes] down on the ground," says one professor, "you are getting luxuriant growth" of vegetation.

The Mountaineering Council of Scotland says nature lovers and other admirers of Scotland's picturesque mountains have taken to requesting in their wills that they want their ashes dumped on the summit of their favorite peak when they die.

The result, the council says, is that a number of the more popular mountaintops are all too frequently being dusted by cremated remains, and the practice is having an unwanted chemical effect on the ecology of the surrounding area.

As a result of this practice plant growth is stimulated by phosphate enrichment and changes in the acidity and alkalinity of the soil, marring the bleakness that many find so attractive in Scotland's mountain ranges.

What You Need to Write an Obituary

Full name including middle, family & maiden
Date of birth
Age and place of death
Where lived/worked prior to coming to this area
If married or in significant relationship, when and to whom
Military history
Education; where, years, degrees
Work history
Awards, honors, publications, noteworthy accomplishments
Organizational memberships, volunteer activities, special interests, hobbies
Survivors; immediate family, other relations, special friends
Deceased family members and special friends
Funeral/memorial service plans, dates, location
Where memorial contributions may be made, including full address

Funeral Home Offers Beds

They take the concept of resting in peace seriously at the Humenik Funeral Chapel in Brookpark, Ohio. The chapel offers a bedroom-like setting — a bed and two end tables — where the casket would usually be laid out. Owner Joe Humenik opened his own funeral home in suburban Cleveland five years ago after spending 10 years in the business. He first tried out the "reposing bed" for someone very close to him — his mother. He had observed at countless funerals that mourners would awkwardly approach the casket, say their goodbyes, and then retreat to the seating area. But when his mother was laid out in a reposing bed, people stood nearby throughout the visitation. "It was a real phenomenon. People took chairs and were sitting around the bed. It was just amazing," he said. Donna Smith, 55, attended a funeral two years ago in which her neighbor was laid out in a bed. "It is like walking into their bedroom," Smith said. "It's just lovely. That's the way I want to go." So what's next? Maybe laying out the body in a favorite chair or recliner? "If a family requested it, I would use a recliner," Humenik said.

Watch your Language!

Since 2001 it's been illegal in North Carolina for anyone handling or transporting a dead body for pay to use "profane, indecent, obscene language in the presence of a dead human body." Massachusetts, Nebraska, Idaho, Alabama and Georgia have similar regulations. Michigan statutes seem to say that *no person* shall do these things.

As far as we know, the dead haven't complained!

A sailor bringing flowers to a cemetery noticed an old Chinese man placing a bowl of rice on a nearby grave. The sailor walked up to the man and asked, "When do you expect your friend to come up and eat the rice?" The old man replied with a smile, "Same time as your friend comes up to smell the flowers."

Jessica Mitford and Molly Ivins

Jessica Mitford is best known to many of us as the author of the 1963 Best Seller, *The American Way of Death*, an exposé of the funeral industry.

When sharp-witted best-selling author and syndicated columnist Molly Ivins died last month, we heard the story of how she and Jessica Mitford visited a Texas funeral museum run by SCI, the country's largest single supplier of funeral services.

They were ushered into a plush, posh ante-chamber and seated in front of a wide picture screen. A lavish production called "The History of Funerals" came on with much musical fanfare. A picture of the famous Gaza Pyramid spread across the screen and a deep voice boomed out, "THE HISTORY OF FUNERALS BEGINS WITH THE ANCIENT EGYPTIANS."

Suddenly, Jessica leaned across to speak to Molly and chirped in her British accent, "Now there was a culture whose Funeral Directors REALLY got out of hand!"

They never saw the end of that film; they had to step outside, leaning against the building, holding their sides and wiping away tears of laughter.

These wonderful women will be missed.

Man Auctions Ad Space at Funeral

New York City resident and father of 3, James Curry, is auctioning advertising space at his funeral and beyond. Curry is receiving online bids on eBay from companies and interested individuals around the world who would like to advertise on his coffin, in his coffin, at his wake, and more. The winning bidder will have a logo or message on Curry's metal coffin, a private message to God, a small logo or message on his tombstone, and the musical selection of his/her choice played at his wake. Curry also plans to put in a good word to God for the winning bidder, but if he ends up going to Hell, he claims he will do his best to prevent the Devil and his demons from attacking the winning bidder.

Newsletter Editors

Henry J. Powsner & Laurie R. Powsner

Funeral Consumers Alliance of Princeton

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email: fcap@uuprinceton.org

web: www.princetonol.com/groups/fcap

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Executive Director

Treasurer's Annual Report for 2007

Submitted by Robert Levine

Balance on hand as of December 31, 2006:

Checking account:	5,423.00
CDs:	4,000.00
Total:	\$ 9,423.00

2006 Income:

Contributions/Bequests	\$ 6,413.00
Membership Dues	1,895.00
Interest	264.00
Book sales	124.00
Other	28.00
Total:	\$ 8,724.00

2006 Expenses:

National Association dues	\$ 846.00
National Association contributions	2,000.00
Printing	473.00
Postage	844.00
Office supplies/Expenses	141.00
Books and Pamphlets	2,263.00
Office Services	1,978.00
Annual Meeting	106.00
Travel	674.00
Advertising	916.00
Telephone	253.00
Other	99.00
Total:	\$ 10,593.00

Net Surplus/Deficit:

Total:	\$ (1,869.00)
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Funeral Consumers Alliance of Princeton COOPERATING FUNERAL DIRECTORS AND PRICES 2007

Our cooperating funeral directors have a "memorandum of understanding" with us each year. The prices they quote for minimum service cremations and burials are listed on the other side. A "memorandum of understanding" is not a legal contract. Prices may change. Some funeral directors (indicated with an *) have not signed our memorandum. They are included because they serve our community, their practice meets our criteria, and the fees published in their General Price List are within the range of our cooperating funeral directors.

These prices are for minimum service cremations and burials. Minimum 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 wish minimum service cremation or burial, select one of the funeral directors and so indicate on your Expression of Personal Wishes form. If you want more than minimum services, call or visit one or more 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 how well our funeral directors or the FCAP have served you. 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, 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	EMB	MILES
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Alloway Funeral Home
Merchantville (856) 663 9085

Riverside Memorial Chapel
Ewing (609) 771 9109

*Ledford Funeral Home
Chambersburg (609) 393-4567

All Cremation Options
Somerville (908) 575-9800

Data sent to members has been omitted.

Chiacchio Southview Funeral Home
Trenton (609) 396 4686

*Anderson Funeral Service
Trenton (609) 394-1702

Cromwell-Immordino Memorial Home
Hopewell (609) 466-0233

Crabiel Funeral Home
Hightstown (609) 448 3456

Kimble Funeral Home
Princeton (609) 924 0018

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 with Plan I or II is listed above (it is included in Plan III). The casket included in the Plan II and III package price is usually cloth-covered or laminate-coated fiber-board or minimum metal (depends on funeral home). Upgraded caskets may be purchased from the funeral home for an additional charge, starting at \$400 – \$750. Consumers may make their own or obtain their coffin from another source or online. Caskets available online start at about \$400 plus delivery.

Ashes are generally returned in a simple cardboard or plastic container. Upgraded urns may be purchased from the funeral home for an additional charge, starting at \$62 – \$150. Consumers may use a container they already have (e.g., a vase with a lid) or obtain one elsewhere. Costs for shipping ashes range from \$10 – \$50.

Some of our funeral directors are willing to travel to your home to discuss arrangements. Please call and ask if you are interested in this service. For Plans I and II, it is often not necessary ever to visit the funeral home at all, as arrangements and payment can be made over the phone.

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

**Funeral homewith an asterisk - See note in on page one.*

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

Funeral Consumers Alliance of Princeton
Princeton Memorial Association
50 Cherry Hill Road
Princeton, NJ 08540

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