

FUNERAL CONSUMERS ALLIANCE OF PRINCETON

Spring 2013 Newsletter





Annual Conference: Green Burial

In our lifetimes, we'd like to reduce our carbon footprints, right? But why stop with our lifetimes? How about burial? At our annual conference, Edward Bixby II will tell his professional and personal story as proprietor of Steelmantown Cemetery in Woodbine, Cape May County, the only New Jersey cemetery certified by the Green Burial Council.

Joining Bixby for the presentation will be Bob Fertig of Fertig Funeral Home in Mullica Hills. The two often work together with families seeking green burial.

The green burial movement is gaining popularity in this country largely because the environmental consequences of modern burial practices are devastating. It is estimated that each year, cemeteries across the United States put in the ground over 827,000 gallons of embalming fluid including formaldehyde, over a million and a half tons of reinforced concrete vaults, 30 million board feet of hardwood caskets, over 90,000 tons of steel caskets, 14,000 tons of steel vaults, and 2,700 tons of copper and bronze caskets.

Countering this are cemeteries like Steelmantown which are returning to a natural form of burial. Sitting adjacent to the 20,000-acre Belleplain State Forest, Steelmantown was, from the 1700's, a family and community cemetery.

About six years ago, Ed Bixby and his father came to the cemetery to visit the grave of Ed's brother who died in infancy. They were shocked by the dreadful condition of much of the cemetery—gravestones were overturned and cracked; many had sunk deep into the ground and were thickly overgrown. The Bixbys were particularly appalled because, in addition to Ed's brother, many of their ancestors—the Steelman clan—were buried here.

Father and son, both builders, resolved to do

Funeral Home Shopping Guide



Starts on page 3!



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Green BurialReduce Your Final Footprint

Edward Bixby, Executive Director Steelmantown Cemetery

Sunday April 14, 2013, 2:00 PM FREE AND OPEN TO THE PUBLIC

Princeton Theological Seminary—Erdman Center 20 Library Place Princeton, NJ 08540

The Steelmantown Cemetery in Cape May County is the only cemetery in New Jersey certified by the Green Burial Council. Adjacent to the 20,000-acre Belleplain State Forest, this historic cemetery started as a family graveyard circa 1700. Since purchasing the cemetery in 2007, Ed and his father have transformed it into a model green burial site replete with trails, wooded areas, meadows and a small chapel.

Learn about this natural, truly traditional American funeral practice that eschews toxic embalming

fluid and wasteful concrete vaults in favor of burial shrouds, pine and wicker caskets, hand dug graves and natural stone markers.

Bob Fertig, funeral director and owner of Fertig Funeral Home will be participating in the presentation.



something. Soon they acquired the cemetery, cleaned it up and now manage it.

Because of the beauty and peacefulness of the property, they became interested in natural burials, and, after some research, asked the Green Burial Council for certification. Today, Steelmantown is a model green burial site that allows no embalming, no wasteful concrete vaults, no fancy headstones. Home to wildflowers, birds, and wildlife, its woods, open areas, and cedar bog

are crisscrossed with delightful trails that connect with trails in Belleplain State Park next door.

Knowledgeable and articulate, Mr. Bixby and Mr. Fertig will talk about just what natural burial means—how it avoids toxic chemicals and heavy metal caskets and promotes wicker caskets, shrouds, hand-dug graves and natural markers. "It actually just goes back to the way we used to be buried," says Bixby. "In a beautiful place like this, I feel burial is more about life than death."

Update on the POLST

On December 21, 2011, Governor Christie signed the Physician Orders for Life-Sustaining Treatment (POLST) Act, designed to provide a mechanism for patients who wish to make their preferences concerning life-sustaining treatment known in advance. The POLST form is intended to accompany the patient and be honored by all personnel attending the patient across the full range of possible healthcare settings: home, a health care institution, or at the scene of a medical emergency. The legislation was prompted in part

by the Dartmouth Atlas study findings that NJ patients near the end of life are treated more aggressively than patients in any other state, with no better outcomes.

On February 22, 2013, Dr. David Barile of Goals of Care, unveiled the new form at a press conference. Check it out and while you're there, consider supporting this excellent organization: www.goalsofcare.org/polst-form

Veterans Burial Benefits For You?

You might be eligible. Search for "burial benefit" at www.va.gov or call 800-827-1000.

Free Cremation!

Just kidding. But, if you give us your email address you can get this newsletter and the updated price lists online and you might even get a bonus mini-newsletter. Other than that, we'll only email you once a year to remind you about the annual conference. Email us right now at info@fcaprinceton.org!

Let's Get Funeral Prices Transparent and Online!

As you probably know, the funeral industry has strengths and weaknesses. One of its glaring weaknesses is that it is not transparent about costs. In fact, in 1984, in light of complaints across the country, the Federal Trade Commission ruled that visitors to a funeral home must be handed a full list of services and prices (called the General Price List or GPL) at the start of any discussion of funeral arrangements.

Today, with much of our daily lives conducted online, most businesses are eager to post their prices on their websites. Not funeral homes. While most have some sort of website, very few display any costs, or their GPLs.

Therefore, it takes an appointment with a funeral director to get prices, meaning that if you want to compare services and prices among funeral homes, you spend a great deal of effort and travel time. Charmingly old-fashioned if you have all the time in the world!

We would like to see all funeral homes with web sites display their GPLs online. The State of California recently passed this into law. Not New Jersey. So we have a suggestion.

Let's start a movement to respectfully request that funeral homes display their GPLs on their websites. Of all the funeral homes listed on the Shopping Guide (found in this newsletter and online), only a few have posted prices. We applaud them, but 90 percent of the funeral homes in Central New Jersey show no costs whatsoever.

Here's an idea. If you call or email a funeral home, suggest that it would be beneficial all around if they would post their GPLs. Better yet, we've listed all the funeral home websites on the shopping guides on our home page (www.fcaprinceton.org). Check out a few and see if there are any prices. If not, let them know you'd like to see numbers as well as services. It would no doubt improve their business.

Maybe we could start a small revolution here in New Jersey!

~Mea Kaemmerlen

Funeral Home Shopping Guide

You'd never walk into the nearest car dealership and buy whatever model and options the salesperson recommended, but that's exactly how most people buy funerals. Most pick a funeral home that's nearby—even if they're not going to use it for a viewing or service—or one they have used in the past—even if they were unhappy.

While people shop around for cars, appliances and clothes, and happily share shopping tips, few people visit more than one funeral home and rarely share price information. even with close friends.

To make matters worse, most people are making this first time purchase under time pressure and in the throes of grief,

circumstances that can make anyone vulnerable and unable to make clearheaded decisions. And, unlike other products and services, funeral prices are not easily accessible so most people are shocked to learn how enormously prices can vary between funeral homes, even those just blocks apart.

When it comes to a funeral, you only have one chance for it to turn out the way you want, so the quality of service provided by the funeral home is very important. But, you don't necessarily get what you pay for. One striking example of this is the vast range of price for Direct Cremation. The family is rarely present for any part of this process and it ranges from a low of \$525 to over \$5,000! Since this doesn't include the crematory fee or the cost of an urn, it's hard to imagine what service you could be getting for the extra \$4,500.

The amount you spend on a funeral is in no way related to your love for the deceased. Most funeral directors are compassionate, caring people, but they are also salespeople. Do not work with one who appeals to feelings of guilt, pride, or social pressure to persuade you to spend more.

All the prices on this and the next page were obtained from the funeral homes in 2012. A good

	Low	High	Average
Refrigeration (day)	\$0	\$325	\$147
Basic Services	\$1,025	\$3,300	\$1,878
Direct Cremation	\$525	\$5,160	\$2,244
Alternative Container	\$0	\$1,300	\$186
Immediate Burial	\$648	\$6,500	\$2,603
Lowest Price Casket	\$75	\$2,540	\$1,017
Lowest Price Vault	\$275	\$1,705	\$1,040
Lowest Price Urn	\$45	\$325	\$125
Embalming	\$300	\$1,215	\$814
Viewing (per hour)	\$100	\$550	\$306
Funeral Service	\$300	\$1,400	\$556
Memorial Service	\$300	\$1,400	\$592
Graveside Service	\$175	\$950	\$433
Forwarding Remains	\$850	\$4,600	\$2,866
Receiving Remains	\$850	\$4,600	\$2,400

Price Range for Funeral Goods and Services

faith effort was made to report information accurately. However the purpose of this survey is to educate, not to replace personal shopping. To determine actual current prices, contact the individual funeral home. Federal law requires all funeral directors to give you prices over the phone and hand you printed, itemized price list when you show up in person.

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Sara Oderwald and Laurie Powsner

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Funeral Home Shopping Guide—see definitions on page 5

"Price for FCAP members" for Cremation includes the price of cremation and an alternative container.

"Price for FCAP members" for Immediate Burial includes a minimum container.

‡ Direct Cremation includes an alternative container but the crematory fee will be additional (~ \$175 - \$400).
 ⊖ Immediate Burial does not include casket.

Funeral Home	Basic	Direct	Immed	Low \$	Low \$	Low \$	Grave-
Funeral Home	Servs	Crem [‡]	Burial ^e	Casket	Vault	Urn	side
Affordable Funeral/Cremation	\$1,255	\$995	\$2,246	\$595	\$1,095	\$95	\$395
Affordable Funeral/Crem price for FCAP members		\$543	\$648				
All Cremation Options	\$1,495	\$1,595	\$1,500	\$645	\$875	\$150	\$350
All Cremation Options price for FCAP members		\$1,100	\$1,495				
Alloway	\$1,300	\$700	\$900	\$400	\$800	\$50	\$300
Alloway price for FCAP members		\$695	\$648				
Anderson	\$1,450	\$1,150	\$1,000	\$665	\$1,140		\$325
Barlow and Zimmer	\$2,250	\$2,584	\$3,335	\$872	\$1,148	\$194	\$400
Blackwell	\$2,500	\$3,055	\$3,155	\$903	\$1,250	\$70	\$290
Bongarzone	\$1,500	\$1,500	\$2,030				
Brenna	\$2,295	\$2,975	\$2,770	\$990	\$520	\$262	\$275
Brunswick	\$1,025	\$1,858	\$1,645				
Buklad	\$2,495	\$4,015	\$3,865	\$1,650	\$1,030	\$115	\$640
Campbell	\$1,495	\$1,415	\$1,395	\$895	\$895	\$80	\$650
Chambers, D'Errico, Correnti	\$1,900	\$2,245	\$2,350	\$750	\$695	\$100	\$200
Chiacchio Southview	\$2,500	\$2,800	\$6,500	\$795	\$795	\$300	\$900
Chiacchio price for FCAP members		\$1,200	\$1,970				
Childs	\$1,375	\$1,830	\$1,340				
Clayton & McGirr	\$1,750	\$2,645	\$2,775	\$75	\$795	\$125	\$500
Cofer	\$3,300	\$1,700	\$1,400				
Cole (Saul)	\$1,050	\$4,510	\$5,025	\$2,540	\$1,705	\$65	\$640
Crabiel / Crabiel Parkwest	\$1,950	\$2,615	\$2,800	\$943	\$850	\$150	\$950
Crabiel price for FCAP members		\$1,545	\$1,800				
Cremation Servs Central NJ	\$1,025	\$1,858	\$1,645				
Cromwell Immordino	\$2,495	\$2,150	\$3,175	\$995	\$1,095	\$125	\$425
Cromwell Immordino price for FCAP members		\$825	\$1,575				
Cremation Services of Hopewell Valley	\$2,495	\$2,150	\$3,175	\$995	\$1,095	\$125	\$425
Crem Serv Hopewell VIIy price for FCAP members		\$825	\$1,575				
John E Day	\$2,995	\$4,060	\$4,380				
David DeMarco	\$2,550	\$4,135	\$3,940	\$1,095	\$1,595	\$95	\$600
Degraff Lakehurst	\$1,275	\$1,275	\$2,450	\$1,140	\$1,475	\$95	\$350
Fertig	\$1,550	\$525	\$2,000	\$500	\$1,090	\$100	\$350
Freeman	\$1,995	\$2,550	\$4,235				
Glackin Saul	\$1,050	\$4,510	\$5,025	\$2,540	\$1,705	\$65	\$640
Gruerio	\$1,395	\$1,765	\$3,700	\$2,470	\$595	\$185	\$775
Hamilton Brenna-Cellini	\$2,450						\$450
Hartmann	\$2,700	\$3,500	\$3,300	\$1,000	\$500	\$50	\$300
Higgins	\$1,550						-
Hillsborough	\$2,495	\$2,295	\$2,495	\$1,195	\$1,275	\$100	\$500

Funeral Home	Basic Servs	Direct Crem [‡]	Immed Burial ⁶	Low \$ Casket	Low \$ Vault	Low \$ Urn	Grave- side
Hindu	\$1,100	\$1,090					\$250
Hughes	\$1,495	\$1,295	\$1,295	\$795	\$795	\$80	\$325
Kimble	\$1,690	\$2,495	\$2,320	\$1,095	\$1,040	\$125	\$350
Kimble price for FCAP members		\$875	\$1,150				
Kingston & Kemp	\$2,395	\$4,380	\$4,060	\$950	\$1,383	\$325	\$420
Knott's Colonial	\$2,350	\$5,160	\$4,040	\$1,120	\$1,575	\$295	\$350
Kutch	\$2,175	\$2,900	\$4,265	\$650	\$985	\$50	\$275
Ledford	\$1,050	\$1,000	\$850	\$795	\$495	\$225	\$500
Lester	\$2,600	\$3,185	\$4,000	\$683	\$1,289	\$45	\$300
Lisiecki (2 locations)	\$1,275	\$1,500	\$2,100	\$1,600	\$1,075	\$125	\$175
Mather Hodge	\$1,995	\$2,875	\$3,425	\$979	\$1,175	\$125	\$325
Meloni	\$1,275	\$1,500	\$2,100	\$1,600	\$1,075	\$125	\$175
Mount Sinai	\$1,025	\$1,858	\$1,645				
Mullen	\$1,395	\$1,790	\$1,985	\$895	\$895	\$95	\$495
M. J. Murphy	\$1,995	\$2,875	\$3,425	\$979	\$1,175	\$125	\$325
M. William Murphy	\$2,195	\$3,330	\$3,135	\$699	\$895	\$85	\$295
Orland	\$2,985	\$3,145	\$3,875	\$650	\$985	\$245	\$545
Parkside Brenna-Cellini	\$2,450	\$2,500	\$2,735	\$250	\$275	\$80	\$450
Poulson & Van Hise	\$2,640	\$3,660	\$3,495	\$820	\$1,625	\$150	\$355
Riverside	\$1,495	\$1,295	\$1,295	\$795	\$795	\$80	\$325
Riverside price for FCAP members		\$695	\$950				
Saul Colonial/Saul Memorial	\$1,050	\$4,510	\$5,025	\$2,540	\$1,705	\$65	\$640
Simplicity	\$1,995	\$995	\$995	\$550	\$995	\$75	\$450
Simplicity price for FCAP members		\$695	\$1,275				
Thompson	\$2,110	\$4,290	\$3,740				
Van Arsdale	\$1,495	\$1,595	\$1,500	\$645	\$875	\$150	\$350
Van Arsdale price for FCAP members		\$1,100	\$1,495				
Wilson-Apple	\$2,900	\$2,990	\$3,800	\$1,290	\$1,390	\$195	\$600
Winowicz - 2 locations	\$1,125	\$1,495	\$1,965	\$495	\$765	\$75	\$185

Basic Services – The Federal Trade Commission (FTC) allows funeral homes (FH) to charge a nondeclineable fee for professional services. Unless you purchase a pre-bundled package, you will have to pay this fee in addition to whatever else you buy. We think of it as a cover charge, but without the band.

Direct Cremation – One of the four pre-bundled packages required by the FTC. Includes the basic services of the Funeral Director (FD) and staff, local transfer of the body to the FH, obtaining necessary permits, and transportation to the crematory. Our grid includes an "alternative container" (the least expensive option). Not included: The cost of the cremation itself (\$175 - \$400).

Immediate Burial – One of the four pre-bundled packages required by the FTC. Includes the basic services of the FD and staff, local transfer of the body to the FH, obtaining necessary permits, and local transportation to the cemetery. Not included: The cost of a casket or vault/grave liner or cemetery charges for gravesite or opening and closing, and the monument maker charges for a headstone.

Alternative Container – The least expensive container offered, usually fiberboard, composite, or plywood. You can buy one from the FH or online. If you use the one made from sturdy cardboard it can be beautifully personalized (google "decorated cardboard casket") by grandchildren, friends and family.

Casket – Make one from a kit, buy one online, or choose an inexpensive one and cover it with a flag,

quilt, or religious shroud. Caskets have a high mark up and you can save hundreds or thousands of dollars buying online (google "discount casket"). The FH cannot charge you a handling fee if you buy elsewhere.

Vault – Outer burial containers (the least expensive are usually called "grave liners") can be as expensive and as fancy as caskets. This box for your box keeps the ground from settling after burial so the cemetery can enjoy easy mowing. No law requires an outer burial container, but the cemetery can. You can ask that the liner be opened at the bottom if you would like a greener option and to return to the earth.

Urn – Make one, buy one online (for a fraction of the price at the FH) or use any lidded container.

Embalming and Viewing – Embalming is a multifaceted, invasive procedure that is not required by NJ law. Refrigeration is a legal alternative after 48 hours. Some bodies look better embalmed, but most look just fine as they are. Many FDs are happy to have a viewing without embalming if the circumstances permit. You can have a viewing and/or service at home, but you will still need to hire a FD to obtain permits and be present at the cemetery or crematory.

Funeral, Graveside, Memorial Service – You can have a funeral (body present) at a funeral home, a religious institution, or graveside. A memorial service (no body) can be held anywhere and you do not need a FD. Will you actually use the FH? If you are having a church ceremony, graveside service, funeral and/or memorial service at a religious institution or club, **you do not need to use a local funeral home**. You only need a local FH if you are planning to have a viewing or service at the FH.

Cash Advances – Extra "pass through" charges for the clergy, organist, obituaries, extra flowers, crematory fee, etc. Some FHs add a fee for arranging these, but the FTC requires that they disclose that, as well as if they get a refund, discount, or rebate from the supplier of any cash advance item. When a FD says "We'll take care of everything" you might end up paying more. While it may meet your needs to let the FH make these arrangements for you, know that you have the right to do it yourself.

Plan Ahead and Rest in Peace

We'd love to speak to your class, club, senior group, support group, pastor group, religious community, nursing home, retirement community, assisted living, hospital, Elks or Lions club about funeral and memorial service planning, green burial, cremation, organ donation and other end-of-life issues. Free and lighthearted: we put the "fun" in funeral planning!

info@fcaprinceton.org or 609-924-3320

A Novel Gift

Help a friend or relative with the gift of an FCAP membership for a fully tax deductible donation of \$25 (\$10 for each additional person at the same address.) The membership kit includes information on funeral planning, a *Putting My House in Order* workbook, an *Expression-of-Wishes* form to tell your survivors what you want in terms of your final disposition, informational pamphlets, our newsletter, an invitation to our annual conference, the most recent list of funeral directors and their FCAP discounted prices, an advance directive, access to a wealth of information and advice and a nationwide network of affiliates (membership is transferable)!

2012 FCAP Treasurer's Report

2012 FCAP Treasurer's Report				
5,588 1,570 32 17 70 \$ 7,277	Interest Book sales Miscellaneous			
1,314 2,000 4,294 1,346 200 486 200 10 379 39 25 786 200 \$11,279	Annual Conference Speaker Meeting Room Office Supplies Telephone Bank Service Fees State Taxes Travel			
1,471 6,084 \$ 7,555	Balance on hand as of 12/31/12 Checking account Savings account Total			

The Funeral Rule

In 1984, after untold reports of abuses by funeral homes towards consumers, the Federal Trade Commission enacted the Funeral Rule, a law designed to protect uninformed and emotionally fragile consumers while they arrange funerals and consider options for disposition of a body. The full law can be found at www.ftc.gov/os/1999/04/funeral.htm. Here are some highlights:

- A funeral director must give you a written, itemized General Price List (GPL) if you ask for one in person.
- A funeral director is required to give you accurate prices over the phone for anything on their GPL.
- A funeral director is required to offer you a dated, printed casket price list before you are shown the caskets.
- You can purchase a casket from an independent supplier (carpenter, online, Costco, Wal-Mart) and the funeral home may not add an additional charge or handling fee.
- Once arrangements are made, a funeral director must provide you with a statement itemizing each service and product chosen, the separate cost of each, and the total cost.
- There must be a statement on the GPL explaining that embalming is not required by law.
- A funeral director may not tell you that embalming, sealer caskets or sealer burial vaults will preserve the deceased indefinitely.
- Funeral directors may not claim that state or local law requires a casket for Direct Cremation, and written disclosure must be made of the consumer's right to purchase an alternative container for Direct Cremation.

Do I Need an Urn?

No, you do not. Cremated remains are given to you in a sturdy, generally plastic, container which you can store in your home, bury or open to scatter the ashes.

If you want an urn, there are lots of ways to buy one. You can buy one from a funeral director, make one, buy one online or use any type of lidded vase.

Urns

www.PerfectMemorials.com/Urns www.inthelighturns.com there are loads more...

Beautiful Art Urns

http://funeria.com

Less Expensive Caskets

<u>www.casketplans.com</u>—You can buy all-inclusive kits to make your own or just get the plans for about \$40.00.

www.eeternity.com—Cardboard caskets for as low as \$130.

<u>www.kentcasket.com</u>—Pine caskets for \$448 which includes shipping!

Try your own!

Spread the Word About FCAP

FCAP is an all-volunteer organization, with the board of trustees acting as chief cooks and bottle washers. We always appreciate input and output from our members—input for how we can better serve the community and output for volunteer workers, new board members and spreading the word about FCAP. When you finish with this newsletter, pass it on. Call us for a speaker (free of charge) for your group. Give us a testimonial of how FCAP has helped you.

Moving?

If you are moving, please let us know. You'll save us a bundle in postage and volunteer time. We can also help you transfer your membership to the FCA where you're going!

"It's not that I'm afraid to die. I just don't want to be there when it happens." – Woody Allen

"Death is just nature's way of telling you to slow down." – Dick Sharples



Return Service Requested

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FCAP is a not-for-profit volunteer-run organization, not affiliated with the funeral industry. It provides education and advocacy to help you become an informed consumer.

Contact us for free information and advice you can trust!

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Green Burial

Reduce Your Final Footprint

Edward Bixby, Executive Director Steelmantown Cemetery

Sunday April 14th 2:00 PM

Princeton Theological Seminary— Erdman Center 20 Library Place Princeton, NJ 08540

Monmouth! Ocean! Raritan Valley! Further Flung!

Wondering how FCAP can benefit you if there is no discounted funeral home near you?

- 1) The most valuable thing we provide is to teach you how to choose the goods and services that fit your philosophy and budget.
- 2) If you are interested in Direct Cremation, there are a number of funeral homes on the FCAP price list that go statewide and charge very reasonable rates.
- 3) If you want embalming, viewing and/or a funeral service in a funeral home, FCAP can teach you to shop around and only purchase what you want and need.