



FUNERAL CONSUMERS ALLIANCE OF PRINCETON



Spring 2014 Newsletter

Our 58th year promoting informed advance planning for funeral and memorial arrangements

Mom's Home Funeral

Ever since watching the PBS documentary "A Family Undertaking" I have been a huge fan of home funerals. While I'd always liked the concept and advocated for a person's right to care for their loved ones after death, I didn't really "get it" until I saw that film. In fact, when encouraging people to watch it, I say that while it may not make you want to do a home funeral, it will certainly make you understand why someone would. I speak publicly and provide guidance to families about home funerals, but only recently did I have my first personal home funeral experience.

My mother had agreed to a home funeral years ago, but shortly after starting home hospice last fall, the introvert balked, saying "I don't like being the center of attention—especially when I'm dead!" She was back on board once I assured her that we wouldn't put her smack dab in the middle of the action and reminded her that she had liked the idea of being part of educating our community about this natural tradition.

Hospice was lovely. Having been a hospice social worker for nearly 20 years, I thought I knew it inside and out. Nothing prepared me for how supportive, helpful and lovely the experience is from the other side. But, that's another article.

After six short weeks, my mom died in the middle of the night. My dad woke, but sensibly went back to sleep and didn't wake me and my sister until morning. Despite having discussed and prepared, we had not expected her to die so soon and were initially quite out of sorts. After so much thought, at that moment all I could think was "I'm upset and I don't want to do this!" My sister was feeling the same but neither of us wanted to share the dreadful thought with the other. After coffee and breakfast we were calmer and able to make decisions, which started with calling hospice.

(continued page 2)

Does that Cremation include Cremation?

Did you know that the cremation package that all funeral homes are required to offer doesn't include the charge for cremation? Whaaa? Check out detailed pricing information on pages 4 & 5.

Final Rights in the Final Rite: You Decide Who Decides!

Funerals are difficult enough without triggering conflict, discord and betrayal. But this happens. Take, for example, Janet who died without making her wishes known. Family members—her new life partner, grown children, and siblings—clashed badly over what kind of service to have and whether to go with cremation or burial.

Here's another example: George was estranged from his family. He wanted cremation with his ashes scattered to the winds. He wrote out and signed these wishes, but a good friend, who didn't believe in cremation, instead had him embalmed and buried.

Who has the right to make funeral arrangements? How can you avoid family conflicts? Can you ensure that your wishes are followed?

(continued page 2)

FCAP ANNUAL CONFERENCE

Final Rights in the Final Rite: You Decide Who Decides!

Sunday, April 27, 2014, 2:00 PM

Free and Open to the Public

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

Mr. Ross has been practicing law in New Jersey since 1983 and specializes in wills, trusts, estate planning and probate, powers of attorney, Medicaid and government benefits planning for the elderly, mortuary law and more. In addition to his law practice, Mr. Ross is a second generation funeral director and has been running Ross' Shalom Chapels with his wife Robin since 2011.



Mark S. Ross, Esq.

(Mom's Home Funeral continued from page 1)

When we told the on-call nurse that we were keeping mom home, she did a most gentle and thorough bed bath (and stayed long after her shift was over!). Later that morning two of mom's best friends, our regular hospice nurse (on her day off!), my sisters and nieces gathered and finished getting her ready. It was awkward at first, but our calm, comfortable nurse set a great example. My niece washed her hair, my sister cut it and her friend blew it dry. We moisturized and powdered, put her in her favorite pajamas and warm soft socks, moved her from the hospital bed to her regular bed, and tucked her under the quilt she'd made. Despite being so long removed from this ancient tradition, sharing this final act of love and caring with close friends and family felt right, and after the initial trepidation, normal.

A few hours later, all the medical equipment and supplies were gone and we'd transformed the room into a beautiful and serene space with fir and eucalyptus, candles and photos. We posted notices on Facebook and Caring Bridge and were amazed that on such short notice, more than 150 people came to the open house that evening. While a "viewing" is not in our tradition, nor that of so many of our Jewish and Unitarian family and friends, almost everyone chose to go to the back bedroom to see her and say goodbye. Countless guests told us what a special experience it was to see her this way, in her home, looking peaceful and natural and like the person they loved. We had food and drink and put the cardboard top of the cremation casket on the dining room table with markers, crayons and other art supplies. Adults

and children drew pictures and wrote goodbye messages until late in the evening.

The funeral director came the next morning and we moved her body into the container. We wrapped her in a quilt and took turns putting flowers in with her. We put on the beautiful lid, carried the box to the van and caravanned to the crematory where we said a final goodbye and watched while the box was put into the retort. It turned out to be enormously comforting to know that we never left her.



Keeping her home for 30 hours gave us the time we needed to come and go, sit with her and cry, and let the reality of her death sink in. My

dad shared how important it was for him to be able to return to the bedroom again and again to see her, see that she was still there, that she hadn't awakened, and to kiss her goodbye one more time. By the next day, she was still mom, but less so, and we were ready to let her go.

~Laurie Powsner

P.S. While sadly they missed the home viewing, I want to thank Sharon Litvinsky and Jennifer Moss Ross of *By Your Side* for their lovely presence and help at home after the funeral.



(Final Rights continued from page 1)

On Sunday, April 27, Mark Ross, New Jersey lawyer and licensed funeral director, will answer these questions and more at the FCAP Annual Conference. The 2:00 pm talk takes place at the Erdman Center, Princeton Theological Seminary, 20 Library Place in Princeton.

Ross has been practicing law in New Jersey for 31 years. His father had a funeral home in Millburn and Ross was involved in funeral issues from an early age. In 2011, he and his wife, Robin, opened Ross' Shalom Chapels in Springfield, Whippany, and Chatham. His law office is part of the Springfield location.

"My mission is to let people know what the laws are so they can make the best decisions," says Ross. "An educated consumer is forewarned and forearmed." He considers that his work includes counseling about communication of wishes, funeral planning, Medicaid rules and the appointment of a designated funeral agent.

Ross sees a need for changes in New Jersey law. Currently, for instance, wishes about a funeral are legally binding only if included in the will. "This is ridiculous," says Ross, pointing out that a will is not probated until well after the funeral takes place. "A separate piece of paper outside the will could suffice." ~Mea Kaemmerlen

Do Your Ashes Long to Travel?

The easiest way to travel with cremated remains is to pack them in your checked luggage. However, if you prefer to carry them on, you have to be sure that the container will pass successfully through airport security. Transportation Security Administration (TSA) workers are not permitted to open urns to verify the contents. So, if the container won't pass through security, you might miss your flight. Scan-able containers include cardboard, fiberboard, plastic and wood. Non-scan-able include metal, stone and ceramic.

While not required, it is a smart idea to bring the paperwork that accompanied the ashes from the crematory provider. Often the container comes with a statement of its contents affixed to the container or inside.

Another option is mailing through the US Postal Service. No other carrier (UPS, Fed-Ex, DHL, etc.) will knowingly accept cremated remains. USPS requires that they be in a strong, durable and sift-proof container with "Cremated Remains" marked on the address side next to the shipping label. Mail sent to domestic addresses must be sent using Priority Mail Express service.

What To Do When Someone Dies

There is so much to do. Right away you need to make decisions about body disposition; choose a funeral home, burial, cremation or donation, whether to have the body embalmed or not, choose a casket or urn, etc. You'll also likely be planning a service, writing an obituary, and contacting relatives and friends. And, too soon after, you'll be faced with collecting paperwork and making numerous calls to cancel or transfer insurance, accounts, clubs, ownership and registration of cars, property, bank accounts, retirement plans, pension plans, claim social security and veteran's benefits, start the probate process, and more. The FCA has made it all much easier for you with the new ***Before I Go*** kit. Ideally, the workbook is completed before death, but it is also an excellent checklist for what needs to be done. Get one: www.funerals.org/bookstore

Want to Buy or Sell a Cemetery Plot?

www.finalarrangementsnetwork.com
www.gravesolutions.com
www.plotexchange.com
www.ebay.com (really!)



How Do You Buy A Funeral?

You'd never walk into the nearest car dealer 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 visit more than one funeral home and rarely share price information, even with close friends.

To make matters worse, most people are making this 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 take some work to access, so most people are shocked to learn how enormously prices can vary between funeral homes, even those just blocks apart (see grid).

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, with funeral services, you don't always get what you pay for. One striking example of this is the vast range of prices for Direct Cremation. The family is usually not even present for any part of this process and it ranges from a low of \$285 to almost \$5,000! Since this funeral home charge doesn't include the crematory fee or the cost of an urn, it's hard to imagine what special quality services you could be getting to justify 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 and the more money you spend, the more money they make. Do not work with a funeral director who appeals to feelings of guilt, pride, or social pressure to persuade you to spend more.

Check Out this Price Range!

	Low	High
Direct Cremation	\$285	\$4,865
Immediate Burial	\$648	\$6,500
Graveside Service	\$175	\$950
Refrigeration (day)	Free	\$715
Lowest Price Urn	\$45	\$325

Buying the Direct Cremation Package

All funeral homes are required by law to offer this package. This is the simplest of arrangements with no embalming and no viewing. You can keep the body home for up to 48 hours to say goodbye. Have a memorial service or celebration when you want, without time pressure, and in any location (religious, restaurant, club, home, etc.). Since you can arrange and pay over the phone, you don't need to visit the funeral home and location need not be a factor in making your choice. Refrigeration/cooling is required after 48 hours, so if you want time but no embalming, choose one with a fridge (or you can buy dry ice).

Included: The funeral director will pick up the body, obtain disposition permit, file death certificate, arrange for cremation in an alternative container (cremation occurs between 24 and 48 hours unless the body is embalmed or cooled), place obituary, and assist with social security and veterans benefits. Ashes will be delivered locally in a simple container.

Not Included (cash advance items): ➤Crematory charge for cremation ➤Cemetery charge for plot/columbarium, opening and closing ➤Monument dealer charge for headstone/marker ➤Newspaper charge for obituary ➤State charge for death certificates (generally \$25 for 1st and \$5 for each additional though can vary by location) and disposition permit (\$5). ➤Additional funeral home charges can include travel outside local area, mailing of ashes, upgraded urn, embalming, viewing, funeral/memorial service, vault or grave liner, disposal of ashes, etc.

Interested in embalming, viewing, funeral services with body present, and more? Check out other price lists on our website www.fcaprinceton.org

FCAP PRICE = Discounted price for members because you know what you want and it is simple.

Funeral Home	Direct Cremation	Crematory Fee	Lowest \$ Urn	Fridge Per Day	Phone
Affordable Funeral/Crem FCAP PRICE	\$285	\$255	\$95	\$195	888-213-4090
Riverside FCAP PRICE	\$475	\$250	\$80	N/A	609-771-9109
Alloway FCAP PRICE	\$495	\$200	\$50	\$0	856-663-9085
Fertig	\$525	\$220	\$100	\$75	856-478-2576
Crem Servs Hopewell Vly FCAP PRICE	\$605	\$220	\$125	N/A	609-466-0233
Cromwell Immordino FCAP PRICE	\$605	\$220	\$125	N/A	609-466-0233
Alloway	\$700	\$200	\$50	\$0	856-663-9085
Kimble FCAP PRICE	\$700	\$175	\$85	N/A	609-924-0018
Ledford	\$850	\$165	\$225	\$95	609-393-4567
All Cremation Options FCAP PRICE	\$950	\$150	\$150	\$175	908-575-9800
Van Arsdale FCAP PRICE	\$950	\$150	\$150	\$175	908-725-3111
Affordable Funeral/Cremation	\$995	\$255	\$95	\$195	888-213-4090
Hindu	\$995	\$275	?	N/A	732-513-3416
Hughes	\$1,095	\$350	\$80	N/A	609-599-9006
Riverside	\$1,095	\$250	\$80	N/A	609-771-9109
Anderson	\$1,150	\$250	?	N/A	609-394-1702
Campbell	\$1,190	\$325	\$80	N/A	609-394-7641
Degraff Lakehurst	\$1,220	\$350	\$95	N/A	732-657-7868
Dickerson	\$1,225	\$350	\$90	N/A	609-392-3038
Crabel/Crabiel Parkwest FCAP PRICE	\$1,550	\$295	\$150	\$325	732-828-1331
Chiacchio Southview	\$1,335	\$240	\$300	N/A	609-396-4686
Winowicz	\$1,385	\$325	\$95	N/A	609-393-4603
Bongarzone	\$1,500	\$275	\$95	N/A	732-918-6200
All Cremation Options	\$1,595	\$150	\$150	\$175	908-575-9800
Van Arsdale	\$1,595	\$150	\$150	\$175	908-725-3111

Funeral Home	Direct Cremation	Crematory Fee	Lowest \$ Urn	Fridge Per Day	Phone
Cofer	\$1,700	\$275	\$200	N/A	732-747-3124
Gruerio	\$1,765	\$495	\$185	N/A	609-393-4966
Mullen	\$1,790	\$325	\$95	N/A	609-392-1039
Childs	\$1,830	\$275	\$185	N/A	732-741-3505
Brunswick (Mt. Sinai)	\$1,858	\$165	\$160	\$150	732-254-9393
Cremation Servs Central NJ (Mt. Sinai)	\$1,858	\$165	\$160	\$150	732-238-5655
Mount Sinai	\$1,858	\$165	\$160	\$150	732-390-9199
Higgins	\$1,875	\$245	\$100	\$0	732-462-0895
Cremation Services of Hopewell Valley	\$2,150	\$220	\$125	N/A	609-466-0233
Cromwell Immordino	\$2,150	\$220	\$125	N/A	609-466-0233
Hillsborough	\$2,295	\$295	\$100	\$200	908-874-5600
Kimble	\$2,495	\$175	\$85	N/A	609-924-0018
Freeman	\$2,550	\$245	\$95	275*	732-462-0808
Crabiel / Crabiel Parkwest	\$2,615	\$295	\$150	\$325	732-828-1331
Clayton & McGirr	\$2,645	\$275	\$125	\$150	732-462-0101
M. J. Murphy (Mather Hodge)	\$2,875	\$295	\$125	\$100	732-329-2000
Mather Hodge	\$2,875	\$295	\$125	\$100	609-924-0242
M. William Murphy	\$2,895	\$325	\$85	N/A	609-882-3800
Kutch	\$2,900	\$325	\$50	N/A	609-393-6320
Brenna	\$2,975	\$220	\$262	\$75	609-393-2857
Wilson-Apple	\$2,990	\$325	\$195	\$100	609-737-1498
Barlow and Zimmer	\$3,084	\$325	\$194	\$175	609-448-3456
Hamilton / Parkside Brenna-Cellini	\$3,100	\$220	\$80	\$150	609-584-8080
Orland	\$3,145	\$325	\$245	\$0	609-883-1400
Chambers, D'Errico, Correnti	\$3,150	\$325	\$100	\$100	609-396-3354
Lester	\$3,185	\$245	\$45	N/A	732-521-0020
Blackwell	\$3,200	\$220	\$70	N/A	609-737-2900
Cole (Saul)	\$3,370	\$325	\$65	\$715 ^Δ	609-395-0770
Glackin Saul (Saul)	\$3,370	\$325	\$65	\$715 ^Δ	609-448-1801
Saul Colonial / Saul Memorial (Saul)	\$3,370	\$325	\$65	\$715 ^Δ	609-395-0770
Poulson & Van Hise	\$3,660	\$325	\$150	N/A	609-396-8168
Knott's Colonial	\$3,660	\$380	\$295	\$0	609-888-4723
Hartmann	\$3,850	\$325	\$50	N/A	609-394-5460
John E Day	\$3,905	\$245	\$90	\$0	732-747-0332
Buklad	\$4,015	\$325	\$115	\$50	609-695-1868
Thompson	\$4,027	\$285	\$205	\$120	732-747-0226
Kingston & Kemp	\$4,380	\$325	\$325	N/A	609-585-7321
David DeMarco	\$4,865	\$175	\$95	N/A	732-521-0555

*=one time charge ^Δ=after 48 hrs N/A=no refrigeration

Funeral directors gave us crematory prices for the one they use most often, but they can use others. Prices were obtained from the funeral homes between 2012-2014. A good 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 a printed, itemized price list when you show up in person.

Cremation Q & A

Many believe there are all sorts of legal restrictions on what they can do with cremated remains, and some are spending more than they need to because of these beliefs.

Q. Do ashes pose a health or environmental hazard?

A. No, and neither does almost anything that's been exposed to an oven heated to nearly 2,000 degrees. What remains after a cremation are inert fragments of bone - mostly calcium. Crematories pulverize the fragments into smaller pieces and what you'll get back will resemble anything from gray aquarium gravel to something like powdery concrete dust.

Q. Do ashes have to be buried in a cemetery?

A. No. You may keep the ashes at home, or bury or scatter them on your property. You may scatter them on private property with the permission of the land owner.

Q. Do I have to buy a permanent urn?

A. No. One of the more underhanded industry tactics to get families to buy expensive urns has been the promotion of the term "temporary container." The unscrupulous will stamp the words "Temporary Container" or even "Not Suitable for Long-Term Storage" on the plastic box in which the ashes are returned. Don't be manipulated by this shameful tactic. You decide what container is "permanent" or suitable."

Q. Do I have to buy an urn at all?

A. No. You can keep ashes in the plain box that comes from the crematory or use any kind of container; a vase, a cookie jar, a wooden box, anything with a lid that will hold contents about the size of a shoe box. One woman's family put her ashes in a favorite cookie jar - a fitting tribute to a grandma who prided herself on her baking.

Check the home sections of stores like Marshall's and T.J. Maxx for boxes and vases. You can divide the cremains among family members, sprinkle some, bury some and keep some. If you buy a container advertised as an urn, be prepared to pay a premium. For the best prices, go online and search for "discount urns."

Q. Can I scatter ashes in the ocean or park?

A. The answer to this is both yes and no. When we called the NJ Environmental Protection

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

Agency to ask about the requirements for reporting, she said I was the first person who'd asked about that in her seven years on the job. Officials with state and national parks have also confirmed that they turn a blind eye when families scatter, even if it's against the rules. If a funeral home "warns" you about the prohibitions on scattering, it's probably safe to thank them for their kindly concern and go on your merry way.

Surreptitious Scattering at Disneyland

When a female guest was spotted dumping an unidentified substance into the waters of the "Pirates of the Caribbean" ride in Anaheim, the workers closed down the attraction and called the police. No report was made, however, because no one could provide a good description of the suspect and the evidence had dissipated into the water. Besides, the most they could charge her with would have been a misdemeanor. Her actions posed no threat to the public health and the ride reopened without incident. Been there, seen that, happens all the time, reported park workers to online bloggers and columnists who track Disneyland news. If asked for permission to scatter cremated remains, the park's stock answer is always no. So is it any wonder folks with mouse blood in their veins do it anyway on the sly?

2013 FCAP Treasurer's Report

<u>Income</u>	
7,647	Contributions/Bequests
4,904	Membership Dues
24	Interest
13	Book sales
1,585	Miscellaneous
\$14,173	Total
<u>Expenses</u>	
1,451	Dues to FCA (our national org)
7,396	Printing
1,366	Postage
300	Advertising
112	Annual Conference Speaker
200	Meeting Room
21	Office Supplies
435	Telephone
74	Bank Service Fees
25	State Taxes
\$11,380	Total
<u>Balance on hand as of 12/31/13</u>	
4,240	Checking account
6,109	Savings account
\$10,349	Total

~ Sara Oderwald

Know The Funeral Rule

In 1984, after untold reports of abuses by funeral homes towards consumers, the Federal Trade Commission enacted laws designed to protect uninformed and emotionally fragile consumers while they arrange funerals. The full law can be found at www.ftc.gov/os/1999/04/funeral.htm. Highlights:

- ☞ A funeral director must give you a written 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 casket price list before you are shown the caskets.
- ☞ You can make your own or 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.
- ☞ Funeral directors are not allowed to tell you that embalming, sealer caskets or sealer burial vaults will preserve the deceased indefinitely.
- ☞ Funeral directors are not allowed to tell you that any law requires a casket for Direct Cremation, and written disclosure must be made of the your right to purchase an alternative container.

Useful Obituary Info

- ☞ Full name including middle, family, maiden names.
- ☞ Date of birth.
- ☞ Age and area of residence at death.
- ☞ Area where lived and/or 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.
- ☞ Family members and special friends who predeceased person.
- ☞ Funeral or memorial service date, location.
- ☞ Where memorial contributions may be made (include full address).

Hello Funeral Directors

See a number or fact that's not right? Think something could be clearer or more helpful? Want to offer a discount on simple arrangements to our 3,000+ educated members? Let us know!

info@fcaprinceton.org

"Dying is a very dull, dreary affair, and my advice to you is to have nothing to do with it."

~Somerset Maugham

Funeral Follies

Talking about death isn't easy for a lot of us and we often slip into magical thinking when we do. With hilarious results. Here are some quotes from consumers who've called the FCA.

- ☞ Who do I call when I die?
- ☞ We had just gone to Florida for the winter; I think he was surprised to drop dead like that.
- ☞ But that crematory's on the other end of town. Seems like an awful long ride.
- ☞ I chose that grave because there's a nice view.
- ☞ He was just kind of stuffed in that casket. He looked really uncomfortable.
- ☞ Where can I get my skin preserved and displayed? My body is a work of tattooed art and it should be seen after I'm gone.

Dear FCAP

I'm a funny person and I'd like my funeral to be funny. Any suggestions?

- ☞ Put a "Please Do Not Disturb" sign on the side of the coffin.
- ☞ Have a glass box nearby with a wooden stake in it and a sign that says "In Case Of Emergency Break Glass"
- ☞ Send out an automated e-mail to all invited guests with an apology that you will not be able to attend due to a scheduling conflict.
- ☞ Wear a "Hello, my name is..." sticker.

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

~Dick Sharples



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

Return Service Requested

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FCAP is a not-for-profit volunteer-run organization, not affiliated with the funeral industry.
We provide education and advocacy to help you become an informed consumer.
Contact us for free information and advice you can trust!
609-924-3320 ★ info@fcaprinceton.org ★ www.fcaprinceton.org

FCAP Annual Conference
Sunday April 27th
2:00 PM

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Final Rights in the Final Rite:
You Decide Who Decides!

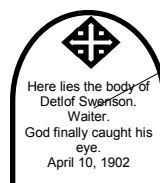
Mark Samuel Ross, Esq.
Attorney and Funeral Director

Got Email?

Email us your email address and save us postage expense! info@fcaprinceton.org

Moving?

Let us know and save us money and volunteer time. If you're moving out of state, we can help you transfer your membership.



Here lies the body of
Detlof Swenson.
Waiter.
God finally caught his eye.
April 10, 1902

Editors: Sara Oderwald and Laurie Powsner