### Area Funeral Homes Make Way for Industry Changes

December 2006 By Marcela Rojas

Jeanette Spoor has been singing at funerals for more than 20 years at Holy Rosary Church in Hawthorne, where she worships. Her vantage point has given her the opportunity - in many instances - to witness the realities of memorial services. "Funerals can be a horrendous experience," said Spoor, 55, of Thornwood. "You start to look around and it can be very awkward and unmeaningful for people."

That insight allowed Spoor to sidestep the conventional trappings of funerals when she suddenly had to plan for her husband's this year. Jak Spoor, who died in May at age 54, was a nonpracticing Catholic, and their extended families have different religious backgrounds, she said.

"I don't like putting people in the position of participating in a service that doesn't mean anything to them," she said. "I wanted it to be very positive."

Spoor's wishes were met when, instead of a Mass, a prayer service was held for Jak - who was cremated - at the Hawthorne Funeral Home. The 30- minute event celebrated the many aspects of his life, from carpenter to avid fisherman to motorcyclist. Their son's rock band played Steppenwolf's "Born to be Wild." A collage of photos, a fishing pole, tackle, a tape measure and a bowl of M&Ms and Twizzlers that Jak was fond of surrounded his motorcycle-etched urn. A letter from an old friend was read in place of a eulogy, and guests were handed prayer cards to recite aloud in unison. A priest and a minister were there to offer solace, Spoor said.

"A lot of people are afraid of death, and how you deal with it lessens your fear," said Spoor, who also lost her mother and father this year. "This was very peaceful and healing for the family. It was comforting and helped start the process of closure."

Spoor's experience embodies the changes happening in the funeral industry. With families bringing personalized ideas to how they want their loved ones to be honored, and with the rate of cremation and preplanning dramatically increasing, the way in which the public views and handles death is evolving. These trends are evident nationwide and funeral directors in the Lower Hudson Valley say they are adjusting to meet those demands.

"Funeral directors are spending a lot more time with people," said Peter Assumma, owner of the Assumma-Shankey Funeral Home in Pearl River. "Funerals used to be run-of-the-mill, cookie-cutter, but there is no limit to what you can do today."

#### Decorating death

A walk through the trade show at the National Funeral Directors Convention in Philadelphia in October - a gathering with a curiously festive atmosphere - revealed an extensive range of products and services available today. From motorcycle-drawn hearses to Betty Boop-shaped caskets to video tributes, there are endless alternatives to the traditional burial.



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There is an online funeral home directory and a nationwide funeral concierge service, Everest Funeral Package, that helps people plan their arrangements, making the \$13 billion-a-year death-care business more consumer friendly, if not more costly.

Meanwhile, there is a movement taking root in this country to have simpler, inexpensive burials with green cemeteries that accept only unembalmed bodies in biodegradable coffins.

"We've been encouraging people to make the service a meaningful event," said Jack Hogan, president of the National Association of Funeral Directors. "I think this is enhancing the industry and making it more of a draw for people to express their grief." Some attribute the shift toward personalization to a less religious society and others to the baby boomers, known for controlling every facet of their lives.

"The public is much more deathly educated. They're doing what they want, not what their parents want," said Dick Hazzard, owner of Beecher Funeral Home in Brewster and Dwyer Funeral Home in Patterson. Beecher funeral director Chris Milano said another noticeable change is that wake times have gone from about six viewings over three days to a one day, two-hour calling time.

At Hawthorne Funeral Home, owner Ernest Carpentieri has seen motorcycles brought into the parlor, golf clubs attached to the sides of coffins and hunting scenes embroidered into the linings of caskets.

"Everybody deals with death differently," said Carpentieri, a board member of the Westchester County Funeral Directors Association. "It's now all about what helps their comfort level. You adjust to the needs of the families."

But while there is this push away from the staid, there is also concern that there will eventually be a complete end to funerary practices. An increase in cremations has also brought about a rise in direct burials, or no service or public viewing. "I'm afraid that people are going to forget their loved ones' dignity and respect," said Ronald Schnepf, manager of Adams-Cordovano Funeral Home in Carmel. "We need that memorialization to get through that grieving process."

#### Pay now, die later

Before moving to Florida a decade ago, said Greg Emery, a Peekskill native, one of his priorities was to take care of his funeral arrangements. The 80-year-old World War II veteran purchased a headstone and had it placed in a Cortlandt cemetery. He paid the Neptune Society, an organization that provides crematory services in several states, in advance for a plan that includes removal, cremation and urn costs, he said.

"I've always been that type of person to plan ahead," Emery said. "I don't think it's fair to put that burden on your children." In recent years, there has been a significant increase in people opting to arrange their own funerals prior to death.

Consumer advocates welcome the idea of preplanning because it relieves the stress and guilt often felt by survivors uncertain of what the deceased had wanted, or how much to spend.



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"The primary benefit is that it gives people peace of mind," said Hogan, who is also the manager at Quinn-Fogarty Funeral Home in the Flushing section of Queens. One of the reasons behind the rise in prepaid funerals is certain Medicaid requirements. Medicaid patients entering nursing homes must spend down their assets and are allowed to set aside money for their burial and funeral before their funds are exhausted. At Brewster's Beecher, which sees some 170 funerals a year, the majority of preplan arrangements come from Medicaid beneficiaries, Milano said.

Purchasers of pre-need plans are cautioned to be aware of fraud or other abuses, with some funeral homes reportedly using the money in advance or charging additional fees at the time of death. In New York State, 100 percent of the money is deposited into an interest-bearing account. Many New York funeral homes use PrePlan, a program overseen by trustees of the New York State Funeral Directors Association. PrePlan serves about 60,000 accounts for more than 500 funeral homes, the association says. "New York is one of the safest places to do preplanning, because the money cannot be touched until that person is deceased," Milano said.

#### Ashes to ashes

Throughout the country, the rate of cremation continues to rise, and the practice is making way for more creative funeral services. Cremation accounted for 32 percent of final dispositions in the country in 2005, according to the Cremation Association of North America's preliminary data. There are more than 2.4 million deaths per year nationwide. Cremation projections for 2010 are 38.15 percent, and 51 percent in 2025, said Amanda Frjelich of the cremation association.

New York ranks third, behind California and Florida, in the number of cremations in the country. At one time, cremation was rarely considered, with the rate in 1960 at 3.65 percent.

A 1984 survey showed that trends affecting the increase included people living longer, retirement migration, environmental considerations, higher education levels, diminishing religious restrictions and flexibility in memorial services, according to CANA.

Another motivating factor is cost. An average funeral - including preparation, viewing and a standard casket - costs \$6,580, excluding burial. A cremation with removal, transportation and basic urn can cost \$1,500 or less. But the jump in cremations has also spurred innovative memorials that can drive up prices. There are some new specialized ventures from making certified diamonds out of carbon remains to sending ashes into space that can cost tens of thousands of dollars. Assumma, of Pearl River, said he is amazed by the variety of urns now available, from biodegradable to jewel encrusted models. "The notion of cremations being less expensive is proving to be false," he said. "Cremation is a relatively new phenomenon for this country, and people are now trying to understand it." One of the difficulties with cremations is that there is no urgency to bury, although cemeteries are starting to address it with more columbariums, or vaults with niches for urns, Assumma said.

#### The feminine frontier

Just as the wants and needs of those using the funeral industry are changing, so are the people delivering the services.



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Traditionally, the funeral business has been seen as a predominantly male-oriented profession and one that is family-run, often handed down from father to son. But today, women account for about 60 percent of students graduating from the 58 mortuary schools nationwide, said Michael Smith, executive director of the American Board of Funeral Service Education. Many have no familial ties to the business.

"Like most professions, changes are occurring," Smith said. "No doubt the presence of women will facilitate the profession being more responsive to individual needs." Cheryl Brady, a funeral director and embalmer at Adams-Cordovano Funeral Home, is among the growing number of women who have taken on a career that she says can be challenging, yet rewarding.

