

Plain Talk

From the Funeral Consumers Alliance of Maryland & Environs (FCAME)

FCAME helps win fight against proposals to loosen cemetery regulation in Maryland

Three legislative proposals intended to loosen regulation of cemeteries in Maryland went down to defeat in House and Senate committees of the Maryland General Assembly this year – thanks in part to opposition from FCAME.

In testimony presented to the Senate Committee on Finance in hearings on February 17, FCAME vice president Brian Ditzler described how Senate Bills 245 and 352 “would weaken or remove existing consumer protections” now in Maryland law.

SB 245 would have repealed the current prohibition against cemeteries charging interest or a finance charge on goods or services a consumer purchased that have not been delivered or performed by a cemetery.

SB 352 would have repealed the requirement that an existing cemetery business have a Certified Public Accountant (CPA) perform a review of the financial stability of the cemetery annually; such review must be filed with the Office of Cemetery Oversight in Maryland.

The current requirement helps ensure proper management of

funds consumers prepaid to cemeteries for goods and services not yet delivered or performed by a cemetery.

On March 2, Ditzler returned to Annapolis, the Maryland state capital, to testify against another bill drafted on behalf of cemetery owners.

This time, he appeared before the House Committee on Health and Government

Operations to speak in opposition to House Bill 556.

That legislation would have allowed a cemetery to seek forfeiture of the right to be buried in the cemetery if the right had not been used, and if it had been at least 50 years since the cemetery last interacted with the owner of the burial plot or a member of his or her family.

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Tell your legislators what you think

by Brian Ditzler

During this last session of the Maryland General Assembly, we were fortunate that members of the Senate and House committees that considered cemetery-related legislation decided not to support the anti-consumer bills that cemetery owners had introduced.

There might be a different outcome in the future if the trade associations of cemetery (or funeral home) owners are more proactive, and ask their many members around the state to contact their respective legislators regarding new legislative proposals that would benefit them. Such efforts surely would be more difficult to overcome since legislators listen and often respond to communication and visits from their constituents.

To help counteract such situations in the future, FCAME would like to contact its members in the future about cemetery or funeral industry legislation if we feel the proposals are anti-consumer. If you would like to volunteer to be contacted about future legislation so that you may potentially communicate with your legislators, please send an email to me at bditzler@gmail.com.

Cremation continues to grow in popularity

Cremation has been growing in popularity, with nearly 40 percent of deceased people in the US being cremated. In Great Britain and Sweden, the cremation rate is close to 70 percent, while in Japan it is more than 90 percent.

There are many reasons for choosing cremation. It is simpler and typically less expensive than traditional burial. Cremation happens more quickly so is less emotionally-draining.

Some prefer cremation because it disposes of the body relatively fast versus the slow decomposition process that happens after burial.

Cremated remains are not a health risk, and can be scattered over a favorite area or body of water, buried in a cemetery or other site, or stored in a crypt, columbarium or other location. Cremated remains also can become part of an artificial reef that is placed in the ocean.

Cremation history

Cremation dates back more than 2,000 years. It was commonly practiced in ancient Greece, Rome and India, and the Vikings supposedly used it too. Traditionally, cremation meant disposing of the body by fire.

Today, cremation is usually done in a cremation furnace or "retort" fueled by natural gas, propane or diesel. A body can be cremated in a cloth pouch, cardboard container or a wooden casket. Pacemakers are removed before

cremation as their batteries could explode and damage the retort. The cremation process takes several hours, and the cremated remains may weigh between three to nine pounds.

Embalming is not needed before a body is cremated, although most funeral homes will require it if there will be a viewing beforehand.

If a viewing is desired, most funeral homes will rent nice-looking caskets, and then the inside liner is removed and cremated with the body.

Crematories often are owned by a funeral home or cemetery.

Least expensive approach

Direct cremation, which is the least expensive approach, typically includes transportation (within a reasonable distance) of the deceased to the crematory, basic services from the funeral director and staff, securing all necessary permits and authorizations, the crematory fee, and return of the cremated remains in a simple container.

An inexpensive pouch or minimum container in which the deceased will be cremated sometimes is included with direct cremation at no added cost.

Prices in the Maryland-DC-Delaware area for direct cremation range from \$875 to as much as \$6,000, according to FCAME's Mortuary Price Survey completed last year.

It is incumbent on each purchaser of cremation services to determine from the funeral home or crematory what their prices currently are for cremation, as well as what is included in their base price and what the cost will be for each additional item desired.

A memorial service can be planned at a convenient time and location after a cremation without involvement of a funeral home.

From a religious perspective, Buddhism and Hinduism encourage cremation; most Protestant denominations approve of cremation; and Islam, Orthodox Judaism and Greek Orthodox faiths forbid the practice.

Environmental impact

The environmental impact of cremation varies depending upon the fuel used to generate energy, and how new the retort is. The latest retort models are computerized and optimized for efficiency and emissions reduction.

While cremation releases some pollutants into the air, traditional burial is thought to have a greater environmental impact overall from the use of chemicals in embalming (when used), the manufacture and shipment of coffins and concrete vaults or liners, the use of land "in perpetuity", and the on-going maintenance of burial grave sites.

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Islamic burials follow traditional practices

by Ashley Martinez

The aim of Islamic burials is to reunite the body with the earth after death. Rapid burial after death limits handling of the body and eliminates the need for embalming, which is forbidden as is cremation.

In the Islamic tradition, three to five individuals of the same gender as the deceased (often including immediate family members) wash the body in a specified manner with scented water within hours after a loved one's passing.

This ceremonial washing is traditionally performed at the gravesite, but today it more likely

occurs at a local mosque or funeral home.

After the ceremonial washing, the body is wrapped in a specified manner in simple, white cotton cloth.

A specific funeral prayer is offered before the body is buried without a casket, lying on its right side, and facing Mecca.

If the soil is unsuitable for a burial without a rigid outer burial container, or if local cemetery regulations prohibit such a burial, the body is buried within a concrete vault. Only dirt is placed within the vault in addition to the body so that the religious requisite of the body being surrounded by earth is satisfied

regardless of local burial regulations.

A simple wreath or no decorations traditionally adorn a grave site. This austerity stemmed from a belief that money should be spent on altruistic causes like helping the poor rather than on erecting ostentatious adornments at the burial plot.

It is becoming more common today to use simple, man-made grave site markers raised up to a maximum of 12 inches above the ground.

An exception to this practice is that the graves of significant faith leaders may have more elaborate monuments.

Proposals to loosen cemetery regulation beaten

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Ditzler's testimony cited seven major concerns with HB 556 including, "Families may understandably regard burial plots that they or their forbearer's purchased to be 'family property' and not think it necessary to periodically check in with a cemetery to maintain their right to interment there even if a generation is skipped before the plots are used."

Ben Foster, director of the Office of Cemetery Oversight in Maryland, also testified at the Senate and House committee hearings in opposition to the cemetery bills. In addition, written testimony in opposition to the Senate bills was submitted from Josh Slocum, executive director of the Funeral Consumers Alliance.

All three bills subsequently received unfavorable reports from the committees of the Maryland General Assembly that hosted hearings on them, which effectively killed any chance for the bills to be brought up for a floor vote in the House of Delegates or Senate.

"We were most fortunate to have Josh Slocum from FCA willing to jump in with little advance notice to write testimony against the Senate bills," Ditzler commented.

FCAME's testimony against the three legislative proposals can be found on the FCAME website.

A variety of Muslim organizations and community centers provide assistance with local Islamic burials. They include: the Islamic Center of Maryland (icomd.org), the Muslim Community Center (mccmd.org/services/funeral), the Islamic Society of the Washington Area (iswamd.org), the Dar-us-Salaam Community (alhuda.org), the Islamic Society of Western Maryland (iswmd.org) and the Islamic Society of Frederick (isfmd.org).

Local cemeteries that handle Muslim burials reserve at least one section of the cemetery grounds solely for Islamic burials.

Al-Firdaus Memorial Gardens in Frederick was the first all-Muslim burial cemetery in Maryland. It is jointly owned by three Islamic organizations in the state.

Plain Talk is the newsletter of the Funeral Consumers Alliance of Maryland & Environs, the volunteer-run regional chapter of a national non-profit consumer education and advocacy organization, the Funeral Consumers Alliance (FCA). FCAME serves residents in Maryland, DC and Delaware.

President - Barbara Blaylock
Vice President & director of communications - Brian Ditzler
Treasurer - F. (Knick) Knickerbocker

Additional board members:
Jay Cherry and Earl Kragnes
FCAME phone: 301-564-0006
email: info@mdfunerals.org

Funeral Consumers Alliance of Maryland & Environs
9601 Cedar Lane
Bethesda, MD 20814

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FCAME needs your support to fulfill its mission

To join or remain a member of FCAME, we encourage an initial contribution of at least \$25, plus a similar donation at least every other year to help support FCAME as well as our national organization, FCA, which is sent a portion of the donation we receive.

What you get for being a member of FCAME:

- Information and advice that enable you to make more informed choices when planning funerals, cremation, memorial services and other options for after death.
- Periodic newsletters with current information and advice that supplement what we provide on our website, www.mdfunerals.org.
- Results of periodic price surveys of the funeral

industry in our area.

- An invitation to our annual meeting.
- Membership in the only regional and national non-profit organization that

focuses solely on consumer education and advocacy of fair practices in the funeral industry through state and national legislation and regulation.

Cremation continues to grow in popularity

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Some new cremation processes have been developed that require significantly less energy and emit far less air pollution. An alkaline hydrolysis device that uses lye and heat to dissolve a body is being considered in several states. The main drawback to this approach is the deceased's remains are disposed of down the drain.

Another more environmentally-friendly approach developed in the United Kingdom is called resomation. It uses water and alkali in a high pressure chamber to decompose the body (and the silk shroud in which the body is placed) in roughly the same time as needed for conventional cremation. The end result is bone remains in the form of fine, pure white ash.

Neither of these more environmentally-friendly cremation options is available yet in Maryland, DC or Delaware.