

Montgomery County Palliative Care and End of Life Coalition January 16, 2024 Webinar: After a Loved One Dies – Funeral Planning and Other Practical Next Steps to Consider Presenter – Christopher Palmer

Funeral and Body Disposition Options - Summary

Funeral Type	Body Disposition	Notes	
Most Common Approaches			
Immediate Burial - deceased is buried shortly after death.	No embalming or cremation	Preferred method for some religions and cultures	
Direct Cremation – performed immediately after death using incineration (also called flame cremation).	Flame cremation uses high heat (1900 degrees Fahrenheit).	Ashes available within days for service, burial or disbursal. Price for direct flame cremation typically ranges from \$400 to \$1000. Note: If the services of a funeral director are also requested, additional costs are incurred.	
Conventional (sometimes called "Traditional") – often involves a series of events managed by a funeral director and cemetery to honor and remember the deceased person. Services can include embalming, a viewing or wake, a funeral service, burial, and a reception or gathering.	Typically involves embalming and burial vault.	No Maryland law requires embalming. Some funeral homes offer alternatives to embalming (i.e. refrigeration) to slow decomposition for a viewing. Many cemeteries require the addition of a burial vault or grave liner for placing casket and remains in ground. Prices vary considerably and can be more than \$10,000 depending on services requested from funeral home and cemetery.	
Donate to Science – remains are given to a medical or research institution. Organs or entire body are used for training and research.	The Anatomy Board assumes immediate custody of the body, so a funeral service with the body present is not possible. However, the family may elect to have a memorial service at any time and the Board holds an annual Memorial Service for all donors.	Many medical institutions cover the costs associated with donation process.	
Environmentally Friendly Alternatives			
Green/Natural Burial — deceased is placed in a biodegradable container or fabric shroud. This is the Gold Standard of Environmentally Friendly Alternatives	No embalming or cremation. No burial vault or grave liner. Body decomposes in ground naturally.	Green burial ground or hybrid cemetery (conventional cemetery with portion of land set aside for green burials). Cost estimates \$4,000 - \$10,000. For more expensive green burials portion of cost goes to land conservation.	

		Green burial is legal in Maryland as well as all other states.
Natural Organic Reduction (NOR) – also called human composting.	NOR turns human remains into soil through microbial decomposition.	Soil available for service, burial or disbursal within 6-8 weeks of death. Costs is typically \$7000.
		Legislation is pending in Maryland to legalize NOR.
Alkaline hydrolysis (also known	Body is sealed in container with	Ashes are available within a few days for service,
as water cremation)	heated solution of 5% alkaline. The remains are reduced to	burial or disbursal. Typically costs under \$7,000.
	bone.	Water cremation has a smaller impact on the environment than flame cremation.
		Legislation is pending in Maryland to legalize Alkaline Hydrolysis.

Resources:

<u>Cultural Guidelines for Working with Families Who Have Experienced Sudden and Unexpected Death,</u> University of Missouri, Disaster and Community Crisis Center, October 2014

<u>Death and Dying – How Different Cultures Deal with Grief and Mourning</u>, The Conversation, January 25, 2023

8 Tips for Funeral Planning, AARP, December 2021

5 Ways to Reduce Funeral Costs, AARP, December 2023

Funeral Consumers Alliance of Maryland and Environs (FACME)

Green Burial Maryland

Maryland Department of Health, State Anatomy Board

Maryland Department of Labor, Office of Cemetery Oversight

<u>Federal Trade Commission – Shopping for Funeral Services (series of articles/tip sheets)</u>

NEW ALL-GREEN CEMETERIES IN MARYLAND

- by Chris Palmer

A few conventional cemeteries in Maryland have green burial *sections* that eschew embalming, fancy caskets, and concrete vaults. But, until very recently, Maryland did not have an *all-green* or natural cemetery devoted solely to conservation and green burials. The first such burial ground is Serenity Ridge, a 177-acre plot of land in Windsor Mill near Baltimore.

Green burials are characterized by simplicity: the unembalmed body is wrapped in a shroud or placed in a biodegradable casket, then buried without a vault and allowed to decompose naturally.

Serenity Ridge is the brainchild of Dr. Howard Berg, the landowner and a retired surgeon. He plans to leave the land, currently a mixture of fields, brush, and woods, undeveloped. He plans to provide families with lists of native trees and shrubs they can plant near gravesites.

Dr. Basil Eldadah is working on Maryland's second green burial ground, Reflection Park, in Silver Spring, a beautiful and wild 40 acres.

Green burials emphasize conservation and humanity's closeness to the Earth and may involve grieving families in death care. These two green cemeteries plan to have shovels for family members who'd like to help dig their loved ones' graves. Both Serenity Ridge and Reflection Park have met the high ecological standards established by the national Green Burial Council that certifies green cemeteries.

Green burial is not new. Before the 19th century and the creation of formal burial grounds, most people were buried this way. Once a loved one died, their body would be washed and taken care of by family and friends, then carried in a simple container and buried on the family property somewhere.

Then, with the Civil War, embalming came along to preserve the bodies of soldiers while they were shipped back home for burial. The funeral industry was launched with expensive caskets, concrete vaults, and large expanses of lawns, all of which utilize significant resources. Embalming uses harmful chemicals like formaldehyde, some of which ends up being flushed into sewers. Cremation, the most common alternative to traditional ground burial, has high energy requirements and releases climate-altering gases and pollution into the air, aggravating lung diseases and climate problems.

Green burial is more environmentally friendly, less expensive than traditional in-ground burial, and fosters a closer connection to nature. These two new green cemeteries are welcome additions to the options open to families in the DC metropolitan and Baltimore areas.

Practical Steps for What to Do After A Loved One Dies

1. Immediately after death

- Get a legal pronouncement of death
- Tell friends, family, employer
- Familiarize yourself with existing funeral and burial plans/wishes, including options if loved one was a Veteran, member of a fraternal or religious group

3. After two weeks

- Secure certified copies of death certificate
- Find the will, reach out to the executor and power of attorney, if applicable
- If not already identified, consider locating a trust and estates attorney and CPA to help with settling the estate, navigating probate and filing taxes
- Make an inventory of assets. Review of tax records, bank accounts, safe deposit boxes, etc. to compile most complete inventory.
- Alert the following of loved one's death if they were beneficiaries, customers or clients: Social Security Administration, Veteran's Administration, Life Insurance/Long Term Care companies, banks or financial institutions, financial advisors, frequent buyer/flier programs
- Delete/memorialize social media accounts
- Close email accounts
- Consider contacting other entities to prevent potential identity theft: Credit agencies, passport office
- Update voter registration office

2. Within a few days

- Make funeral, burial, or cremation arrangements
- Secure loved one's personal property
- Provide care for pets, as needed
- Forward mail

*From AARP: What to Do When A Loved One Dies, 2020

